



Confidential Inspection Report

LOCATED AT:
1234 Mayberry St
Tulsa, OK 74114

PREPARED EXCLUSIVELY FOR:
Jonathan Byer

INSPECTED ON:
Tuesday, January 15, 2019



Inspector, Brad Stringer
About Home Inspection



Executive Summary

This is a summary review of the inspectors' findings during this inspection. However, it does not contain every detailed observation. This is provided as an additional service to our client, and is presented in the form of a listing of the items which, in the opinion of your inspector, merit further attention, investigation, or improvement. Some of these conditions are of such a nature as to require repair or modification by a skilled craftsman, technician, or specialist. Others can be easily handled by a homeowner such as yourself.

Often, following the inspector's advice will result in improved performance and/or extended life of the component(s) in question. In listing these items, your inspector is not offering any opinion as to who, among the parties to this transaction, should take responsibility for addressing any of these concerns. As with most of the facets of your transaction, we recommend consultation with your Real Estate Professional for further advice with regards to the following items:

COVERING

ROOF

REPR DFCT s-20: - Tree/shrubs contact to roof along portions at the South. Trimming and repair of related damage(s) is required.



MAJR DFCT s-23: - Heat cracking flat roof was visible, likely due to a lack of proper ventilation of the roof deck. Visible signs of moisture infiltration were noted at the interior indicative of leaks. Evaluation by a roofing contractor for likely need for replacement is advised.



MAJR DFCT

s-24: - Flat roof above the west has a significant "sag" at the center indicative of improper supporting. Evaluation for possible need for corrections/supporting is advised.



SIDING & TRIM EXTERIOR

REPR DFCT

s-34: - Wood rot/delamination noted, but not necessarily limited to the exterior at the following locations:

- northeast window trim (See Photo 1)
 - front entry threshold (See Photo 2)
 - southeast window trim (See Photo 3)
 - rot/pest damages to the east side of the overhead garage door. (See Photo 4)
- We recommend repair or replacement.



Northeast window



Entry threshold



Southeast window



REPR DFCT

s-36: - Vinyl siding is damaged/warping/detaching in various locations significant as to warrant further evaluation for repairs/replacement.



Northeast



Northeast



Front entry



Garage walkout

WINDOWS & DOORS
EXTERIOR

REPR DFCT

s-38: - Window at the West/South west has been broken out and requires replacement.



ABOUT HOME
INSPECTION Co.

SOFFITS
EXTERIOR

REPR **DFCT** **s-39:** - Wood rot at soffit and fascia at various locations. Evaluation for repairs by a qualified contractor is required.



East second story



East second story

SAFETY
EXTERIOR

SFTY **DFCT** **s-40:** - Flue for gas fired appliance is in direct contact with combustible material at the roof penetration. Potential fire hazard. Correction is required.



GENERAL COMMENT
GROUNDS

REPR **DFCT** **s-45:** - Mailbox is laying on the ground and will require reinstallation/repairs.

DRIVEWAY/PATIO/PORCH GROUNDS

MAJR **DFCT** **s-52:** - Back porch is cracked and damaged and in need of repair.



RETAINING WALL GROUNDS

REPR **DFCT** **s-53:** - Low-level retaining wall at the east side of the driveway is in various stages of deferred maintenance/degradation and in need of repair.



ABOUT HOME
INSPECTION Co.

GENERAL COMMENT

HVAC

MAJR SFTY DFCT s-54: - Floor furnace at the living room has been red tagged by ONG for safety violations regarding its installation. There are also visible signs of a past fire/charring of wood at the floor joist framing at the crawl space. We recommend removal and replacement with a central HVAC system by a licensed heating and air contractor.

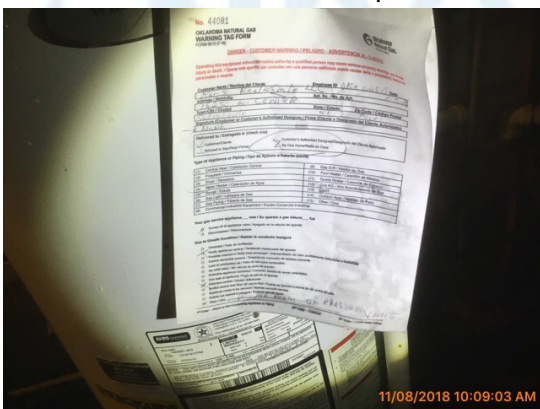


MAJR DFCT s-55: - Residence has only non functional window air conditioning units and non functional floor furnaces. Evaluation for installation of a central HVAC system by a qualified HVAC contractor is needed.

GENERAL COMMENT

PLUMBING

MAJR DFCT s-68: - Water heater is red tagged by ONG as being improperly vented, having a PVC discharge tube on the T&P valve, it is also not secured from vehicle contact, is not in a drywall enclosure, and is not installed in a pan in the event of a leak. Evaluation for correction by qualified plumbing contractor is needed. Not functional at inspection.



TUBS & SHOWERS

PLUMBING

MINR **DFCT** **s-69:** - Shower head(s) is/are missing at the upstairs bathroom(s). Install to insure proper function.

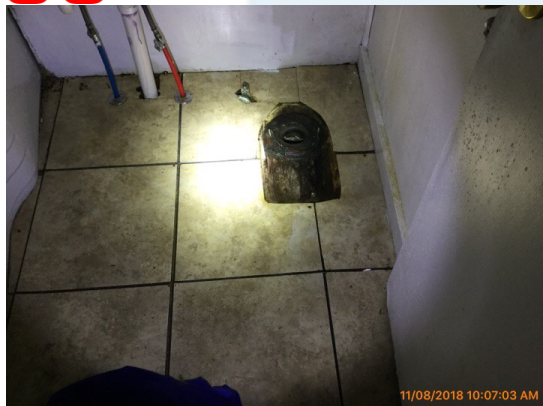


MINR **DFCT** **s-70:** - The upstairs bath tub faucet drips and will not shut off. Repairs needed.

TOILETS

PLUMBING

REPR **DFCT** **s-71:** - Toilet is missing at the upstairs bathroom. Replacement required.



WATER HEATER

PLUMBING

MAJR **DFCT** **s-72:** - Flue for the gas fired water heater appears to be a transite type composed of concrete and asbestos fiber. These are typically considered to now be obsolete and will likely require removal and replacement at time of upgrading of the appliance. Budgeting is advised

WASTE SYSTEM

PLUMBING

REPR **DFCT** **s-73:** - Non-professional plumbing noted at the east/north east garage interior near the ceiling, as well as at the east wall near the crawl space entry. Portions of the waistline are secured with vinyl ducting type. Evaluations for professional repair is needed.



SUPPLY SYSTEM

PLUMBING

REPR **EVAL** **DFCT** **s-74:** - When water was turned on at the meter, there was an unsecured toilet supply line noted at the upstairs bathroom which will not turn off at the shut off prompting inspector to turn off the water. No additional functional inspection of the supply or waste system could be conducted at this time due to the unsecured line. Recommend correction and full evaluation by qualified plumber.

REPR **DFCT** **s-75:** - What appears to be visible leak out of cross-linked polyethylene connection at the north east garage interior. Evaluation for repair required.



LIGHTS & FANS

ELECTRICAL

MINR **DFCT** **s-85:** - Replacement of bulbs/repairs required to ensure function of the light(s) at the upstairs fixture, above the carport, front entry, and back walkout. Unable to achieve proper function at the time of inspection.

EVAL **s-86:** - Photo controlled light(s) at the southeast exterior. Unable to fully functionally evaluate due to daytime inspection. Inquiring of seller/verification of function is advised prior to closing.

RECEPTACLES / SWITCHES

ELECTRICAL

REPR **DFCT** **s-89:** - Receptacle at the Southeast wall of the living room does not show to have power. We recommend repair or replacement.



SFTY **DFCT** **s-90:** - Missing/damaged receptacle cover(s) throughout residence. We recommend repair or replacement for safety.

SFTY **DFCT** **s-91:** - Replace missing/damaged switch covers throughout switch to minimize any potential shock hazard.

GENERAL SAFETY

ELECTRICAL

SFTY **DFCT** **s-93:** - Trees contacting the incoming overhead electrical service wire. Potential for mechanical damage/shock/fire. Contacting of service provider for trimming is advised.



ABOUT HOME
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s-94: - Non professional electrical practices noted at:

- grounding wire routed through the main plumbing stack to the roof (See Photo 1)
- wiring to the light at the front carport (See Photo 2 & 3)
- various locations throughout the garage interior (See Photo 4-10)
- kitchen range receptacle (See Photo 11)

Due to the amounts of non professional wiring visible throughout the residence, we recommend full evaluation by a licensed electrician for repair/correction to a professional standard for safety.



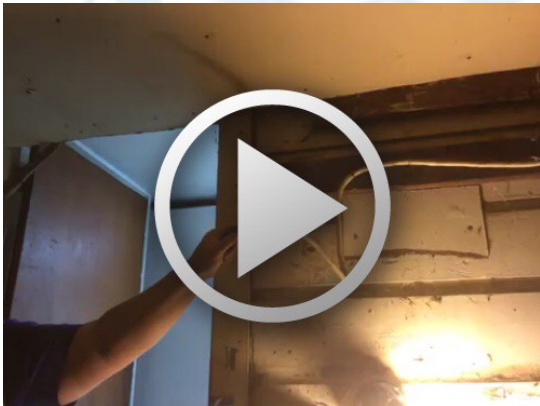
Light at the carport



South wall of the carport



East garage wall



Northwest garage



West garage at overhead door rail



Southwest garage



South garage



Kitchen range receptacle

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s-95: - Non professional electrical practices noted at:

- south wall of the kitchen at the cavity for the refrigerator (See Photo 1)
- under the kitchen sink (See Photo 2)
- southwest kitchen cabinet (See Photo 3)
- upstairs north closet (See Photo 4)
- west upstairs landing (See Photo 5)

Correction to a professional standard is required for safety.



South wall kitchen at refrigerator cavity.



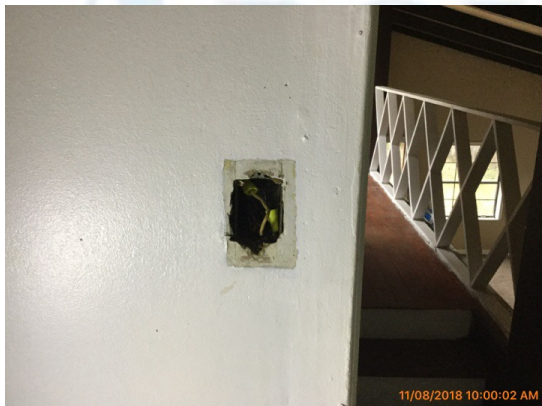
Exposed Romex under kitchen sink.



Improperly terminated wire southwest kitchen cabinetry



Upstairs closet north



West upstairs landing

ABOUT HOME
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CABINETS /COUNTERS

KITCHEN

MAJR **DFCT** **s-98:** - Kitchen cabinets have varying amounts of wear and tear/damage to the point that budgeting for repairs/replacement is advised and should be budgeted for.



GENERAL COMMENT

BATHROOM

MAJR **DFCT** **s-102:** - Bathrooms are in various stages of deferred maintenance and should be budgeted for upgrading/repairs.

SPAS & TUBS

BATHROOM

MINR **DFCT** **s-103:** - Tub at the upstairs bath has chips in the coating. Repairs advised for improved aesthetics.



WINDOWS & DOORS WINDOWS

INTERIOR

MNTC **DFCT** **s-108:** - Failed thermal seal(s) noted at thermal windows throughout residence. Window(s) has/have condensation/fogging. Although it does not affect function and thermal resistance value, evaluation for cost to replace is advised for improved function and aesthetics.



REPR **DFCT** **s-109:** - Broken window pane(s) noted at window(s) at the North dining room. Repair/replace to restore integrity of the building envelope from the exterior environment.

WINDOWS & DOORS DOORS

INTERIOR

MAJR **EVAL** **DFCT** **s-111:** - Missing door(s) at the upstairs. Replacement is advised.

SFTY

DFCT

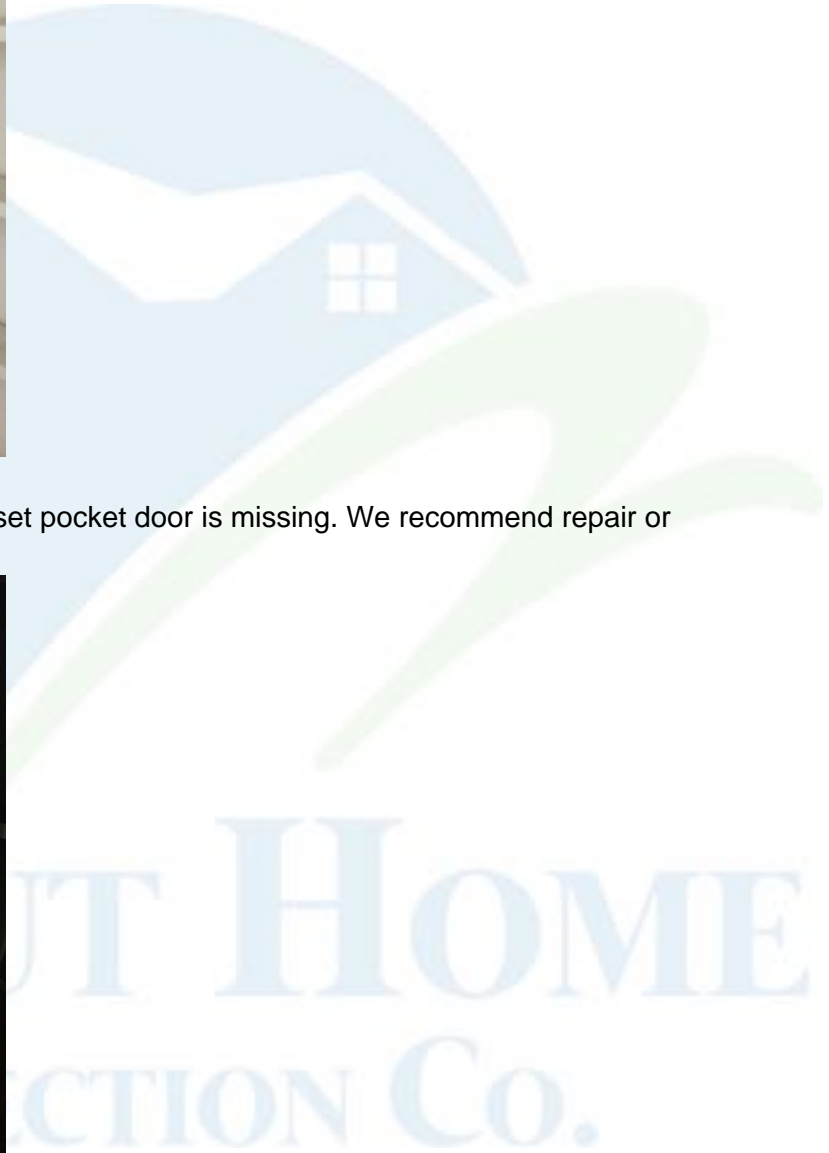
s-112: - Pedestrian door to garage and the front entry door show signs of forced entry. Recommend replacement of door and repair as necessary to ensure safety and security of the residence.



REPR

DFCT

s-113: - Upstairs southeast closet pocket door is missing. We recommend repair or replacement.



CEILINGS & WALLS

INTERIOR

EVAL **DFCT** **s-114:** - Moisture damages to interior wall at the following locations including but not limited to:

- north dining room. (See Photo 1)
- south wall of living room above windows (See Photo 2)
- upstairs ceiling (See Photo 3)
- north upstairs balcony (See Photo 4)
- upstairs southwest bedroom (See Photo 5)

Evaluation of the roof for likely need for repairs, as well as repair or replacement of all affected interior finish components is needed.



North dining room



South living room above windows



Ceiling upstairs



Northeast upstairs balcony



Upstairs southwest bedroom

STAIRS & RAILS

INTERIOR

SFTY **DFCT** **s-116:** - Sagging of some interior stair treads. Recommend correction for improved safety.



GARAGE DOORS

GARAGE

REPR **DFCT** **s-120:** - Overhead garage door nonfunctional and coming off rail when tried to manually function. Exhibiting various signs of deferred maintenance. We recommend repair or replacement.

CEILING & WALL

GARAGE

SFTY **DFCT** **s-121:** - Damaged drywall at the ceiling of the garage interior to the point that repairs/replacement should be undertaken to ensure fire barrier safety between the garage and living space above.

SAFETY

GARAGE

SFTY **DFCT** **s-122:** - Installation of a handrail at the garage steps is advised for improved safety.



STRUCTURE FOUNDATION

MONT s-126: - As part of this General Home Inspection, a visual examination of the residence was conducted to determine the existence and related significance of any conditions that in the opinion of this State Licensed Home Inspector, would constitute a significant enough "defect" as to warrant correction. At the time of this inspection, the following conditions were observed:

- The north facing wall of the garage just east of the overhead door is bowed inward indicative of likely impact. (See Photo 1)
- mortar step crack at the west facing southwest corner. (See Photo 2)
- hole in the foundation wall at the west/northwest. (See Photo 3)
- floor at the kitchen/living room common wall deflects significantly at the point of the contact of the common wall.
- residence appears to have been "added on to" by installation of an addition for the west garage and upstairs living space, as well as opening up of the living room area to a full two stories at the interior.
- reinforcement or additional support was likely not installed at the crawl space at the affected area of floor deflection.
- we recommend further evaluation by a qualified professional contractor and/or engineer to determine a course of action for correcting the deflection in the flooring prior to any intended upgrades to the interior.



OBSTRUCTIONS

FOUNDATION

EVAL **DFCT** **s-127:** - Crawl space is inaccessible due to installation of a gas line at the entry blocking access. Opening is also not a minimum of 18x22. Inspection is limited to a "look-in" only from the access scuttle. Improvement of access for inspection is needed in order to complete this General Home Inspection.



Tuesday, January 15, 2019
Jonathan Byer
1234 Mayberry St
Tulsa, OK 74114

Dear Jonathan Byer,

We have enclosed the report for the property inspection we conducted for you on Tuesday, January 15, 2019 at:

1234 Mayberry St
Tulsa, OK 74114

Our report is designed to be clear, easy to understand, and helpful. Please take the time to review it carefully. If there is anything you would like us to explain, or if there is other information you would like, please feel free to call us. We would be happy to answer any questions you may have.

Throughout the report, you'll find special symbols at the front of certain comments. Below are the symbols and their meanings:

- REPR** = Repair/Replace-Item should be considered a common repair item for buyer/seller but may or may not be significant enough as to warrant correction prior to close.
- MAJR** = Major Concern-Item is likely more than \$300 to repair and may need the services of a professional contractor for repairs prior to close.
- MINR** = Minor Concern-Item is likely less than \$300 to repair and could be repaired by buyer/seller/handyman prior to or after close depending on severity.
- SFTY** = Safety Concern-Item poses a significant enough safety hazard as to be considered for correction by buyer/seller prior to or soon after close.
- MONT** = Monitor/Budget-Although not considered a defect at time of inspection, item should be monitored for changes over time and budgeted for possible future repairs.
- EVAL** = Further Evaluate-Item is exhibiting a condition, that in the opinion of the inspector, warrants further evaluation by a professional trades person for possible required corrective actions.
- MNTC** = Maintenance Item-Item is functional, but exhibiting signs of wear and tear and should be budgeted for eventual replacement or upgrading.
- DFCT** = Defect-Item is exhibiting a condition that, in the opinion of the inspector, is not consistent with normal working order and should addressed for correction prior to closing depending on severity.

We thank you for the opportunity to be of service to you.

Sincerely,

Brad Stringer

Inspector, Brad Stringer
About Home Inspection



ABOUT HOME
INSPECTION Co.

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General Info

PROP / CLIENT INFO

- 1: - House Faces: North
- 2: - Type Structure : Single Family Home
- 3: - Soil Condition: Wet
- 4: - Weather: Rainy
- 5: - Temperature: 40s
- 6: - Attendees: Buyer
- 7: - Year Built: 1930
- 8: - Square Footage: 1698
- 9: - Occupied: No
- 10: - Foundation Type: Crawl Space

GENERAL OVERVIEW

11: - HOME IS VACANT AT TIME OF INSPECTION LIMITING INSPECTORS ABILITY TO EVALUATE UNDER ACTUAL LIVING CONDITIONS. LIMITATION

12: - HOME IS INDICATED TO BE A FORECLOSURE AND BEING PURCHASED ESSENTIALLY "AS-IS" WITH LIMITED OR NO REPAIRS.

13: - HOME IS IN VARIOUS STAGES OF DISREPAIR AND IN NEED OF VARYING AMOUNTS OF MAINTENANCE/REPAIRS. ALTHOUGH THIS INSPECTION WILL ATTEMPT TO DISCLOSE MAJOR CONCERNS WITH REGARDS TO THE PURCHASE OF THE PROPERTY, ADDITIONAL ITEMS NOT VISIBLE OR PRESENT AT THE TIME OF THIS INSPECTION WILL LIKELY PRESENT THEMSELVES AS THE RESIDENCE CONTINUES TO AGE AND RESTORATION EFFORTS ARE UNDERTAKEN. BUYER IS ADVISED TO BE FULLY COGNIZANT OF THE AMOUNT AND SIGNIFICANCE OF NEEDED REPAIRS AND TO BUDGET ACCORDINGLY.

ABOUT HOME
INSPECTION Co.

Roof

Roofs are inspected visually and from an area that does not put either the inspector or the roof at risk. Steep, wet, snow or ice covered roofs are not walked on. Slate, tile, shake, or asbestos roofs are not walked on due to potential hazards to inspector and damages to the roof. Inspection will include accessible and visible roof coverings, ventilation, flashings, any skylights, chimneys, and the guttering system.

GENERAL COMMENT

- 14: - Roof Estimated Age: 7-10 Years
- 15: - Roof Type: Hip / Gable
- 16: - Roof Layers: 2
- 17: - Covering Type: Fiberglass Shingle
- 18: - Chimney Type: None
- 19: - Inspection Method: Partially Walked

COVERING

REPR **DFCT** 20: - Tree/shrubs contact to roof along portions at the South. Trimming and repair of related damage(s) is required.



21: - Shingled portions of the roof appear to be in overall serviceable repair with typical amounts of wear and tear associated with its age.





EVAL 22: - Insurability criteria can sometimes differ from serviceability criteria and buyer is encouraged to have the roof evaluated by their insurance underwriter prior to closing.

MAJR DFCT 23: - Heat cracking flat roof was visible, likely due to a lack of proper ventilation of the roof deck. Visible signs of moisture infiltration were noted at the interior indicative of leaks. Evaluation by a roofing contractor for likely need for replacement is advised.



MAJR DFCT 24: - Flat roof above the west has a significant "sag" at the center indicative of improper supporting. Evaluation for possible need for corrections/supporting is advised.



GUTTERING

25: - Installation of gutters at missing areas along roof perimeter is advised to limit roof run off resulting in ponding water near the foundation and related concerns.

VENTILATION

26: - Ventilation is not present due to vaulted/open ceilings and no attic. In order to ensure roof longevity, it is important that proper venting be maintained between any roof decking and installed insulation. Determination of the presence or absence of insulation and proper venting is beyond the scope of this inspection due to concealment of any such conditions by roof covering and interior drywall. Limitation.



Exterior

The exterior is inspected visually at grade level. The inspector's evaluation is based on generally accepted building practices and the age of components. Inspection will include accessible siding, veneer, doors, windows, hose faucets, electrical receptacles and incoming service.

GENERAL COMMENT

27: - Veneer Type: None

28: - Siding Type: Vinyl

29: - Window Type: Thermal

30: - Window Material: Aluminum

31: - Fascia/Soffit: Compressed Wood Fiber and Wood

SIDING & TRIM

MNTC 32: - Flaking paint/exposed wood and chalking at portions of the exterior at various locations to the point that maintenance scraping/caulking/priming/painting is advised to ensure against rot and moisture related damages.



33: - Direct inspection/evaluation of the exterior siding is limited to those portions below 8'. Evaluation above 8' is limited to a visual inspection from grade.

ABOUT HOME
INSPECTION Co.

REPR DFCT 34: - Wood rot/delamination noted, but not necessarily limited to the exterior at the following locations:

- northeast window trim (See Photo 1)
 - front entry threshold (See Photo 2)
 - southeast window trim (See Photo 3)
 - rot/pest damages to the east side of the overhead garage door. (See Photo 4)
- We recommend repair or replacement.



Northeast window



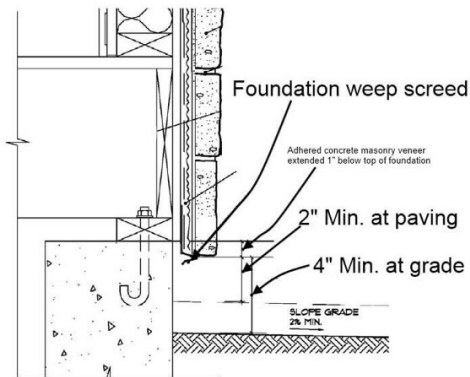
Entry threshold



Southeast window



REPR DFCT 35: - Siding is in close proximity or contact with grade. Potential for moisture damages as well as concealment of any pest activity. 4-6" ground clearance is advised. Monitor seasonally for maintenance or correct.



REPR DFCT 36: - Vinyl siding is damaged/warping/detaching in various locations significant as to warrant further evaluation for repairs/replacement.



Northeast



Northeast



Front entry



Garage walkout

WINDOWS & DOORS

MNTC DFCT 37: - Wood windows require seasonal maintenance and are poorly efficient. May prove problematic for seasonal sweating and condensation and operation. Maintain. Consider eventual replacement with vinyl thermal windows or installation of exterior storm windows for improved efficiency and to minimize maintenance concerns.

REPR DFCT 38: - Window at the West/South west has been broken out and requires replacement.



SOFFITS

REPR **DFCT** **39:** - Wood rot at soffit and fascia at various locations. Evaluation for repairs by a qualified contractor is required.



East second story



East second story

SAFETY

SFTY **DFCT** **40:** - Flue for gas fired appliance is in direct contact with combustible material at the roof penetration. Potential fire hazard. Correction is required.



ABOUT HOME
INSPECTION Co.

Grounds

Inspection of the exterior grounds and drainage is visual and intended to determine if the grading is properly carrying surface water away from the foundation. It is based on normal weather conditions at the time of the inspection. Inspectors do not perform soil analysis or evaluate homes based on geological conditions. Inspection shall include visible and accessible drainage, trees and shrubs, walks and steps, patio and porch, driveway, and any retaining walls present.

GENERAL COMMENT

41: - Walks & Steps: Concrete

42: - Driveway: Concrete and Asphalt

43: - Walkway Material: Concrete

MNTC 44: - Typical amounts of normal/minor wear and tear associated with the age of their installation were noted at the concrete surfaces at the porch/drive/walk/patio. Seal cracks and maintain to extend service life.

REPR DFCT 45: - Mailbox is laying on the ground and will require reinstallation/repairs.

GRADING & DRAINAGE

46: - Overall grading appears to be positive away from the residence to limit any potential for ponding water near the foundation.

TREES & SHRUBS

47: - Loss of ground cover due to shade. Recommend installation of shade tolerant cover such as Fescue grass to limit surface run off and promote soil retention.

48: - Shrubs/plants may limit inspection/access to portions of the exterior wall surfaces and access to some receptacles/hose spigots. Limitation.

MNTC 49: - Keep trees/shrubs at various locations along the exterior trimmed back to avoid contact with the structure and prevent damage.

MNTC 50: - Vines growing on the exterior wall can limit drying and lead to damage of exterior siding/veneer. Attractive nuisance to pests. Also restricts direct inspection. Removal is advised.



DRIVEWAY/PATIO/PORCH

SFTY **MNTC** **51:** - Sidewalk at the front has settled/heaved resulting in a differential across two planes. This can pose a potential trip hazard. Consideration of correction is advised for improved safety.

MAJR **DFCT** **52:** - Back porch is cracked and damaged and in need of repair.



RETAINING WALL

REPR **DFCT** **53:** - Low-level retaining wall at the east side of the driveway is in various stages of deferred maintenance/degradation and in need of repair.



ABOUT HOME
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HVAC

Heating and cooling inspections are visual. Weather permitting, we will operate both the heating and A/C unit in their respective modes. We will use normal operating controls and evaluate how well the system is performing its intended function. Inspection will include, weather permitting, visible and accessible portions of the A/C operation, heating operation, exhaust system, distribution/ducting, fuel lines, visible portions of the heat exchanger, and filter.

GENERAL COMMENT

MAJR SFTY DFCT 54: - Floor furnace at the living room has been red tagged by ONG for safety violations regarding its installation. There are also visible signs of a past fire/charring of wood at the floor joist framing at the crawl space. We recommend removal and replacement with a central HVAC system by a licensed heating and air contractor.



MAJR DFCT 55: - Residence has only non functional window air conditioning units and non functional floor furnaces. Evaluation for installation of a central HVAC system by a qualified HVAC contractor is needed.

Plumbing

Plumbing inspections are visual and operational. Inspectors operate normal controls and put the system through a normal cycle. Inspection shall include the accessible and visible portions of the supply piping, waste/vent piping, functional water flow, functional waste drainage, visible portions of any well system, and the water heater. Septic systems and main sewer/water lines are specifically excluded as they are concealed below grade and not directly observable. Plumbing concealed in the slab is also not inspected.

GENERAL COMMENT

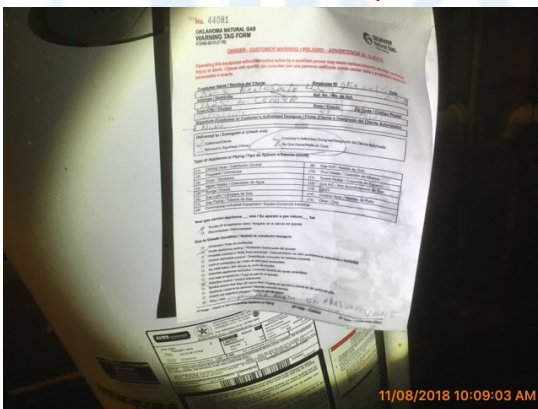
- 56: - Supply: Municipal
- 57: - Supply Line Material: Copper
- 58: - Waste type: Municipal
- 59: - Waste Line Material: Galvanized, Cast Iron and Lead
- 60: - Water Heater Mfctr: Whirlpool
- 61: - Water Heater Age: 2014
- 62: - Water Heater Gallons: 40
- 63: - Whole House Shut Off: Meter
- 64: - No main sewer clean out noted at exterior. Inquiring of seller advised.

EVAL **DFCT** 65: - Water is "off" to the residence at the time of inspection limiting any type of functional evaluation for sufficiency of supply, drainage, or leaks. Establishment of water service and further evaluation is needed.

66: - Inspection of the waste and water supply lines from the structure to the main sewer/meter is beyond the scope of a General Home Inspection in that the line is completely concealed below grade. On older homes with mature trees, buyer may wish to consider further evaluation by a qualified plumbing contractor to insure integrity and proper function.

MNTC 67: - Galvanized piping noted. Portions may require replacement as installation ages and corrodes at the interior resulting in decreased supply to appliances. Budgeting is advised.

MAJR **DFCT** 68: - Water heater is red tagged by ONG as being improperly vented, having a PVC discharge tube on the T&P valve, it is also not secured from vehicle contact, is not in a drywall enclosure, and is not installed in a pan in the event of a leak. Evaluation for correction by qualified plumbing contractor is needed. Not functional at inspection.



TUBS & SHOWERS

MINR

DFCT

69: - Shower head(s) is/are missing at the upstairs bathroom(s). Install to insure proper function.



MINR

DFCT

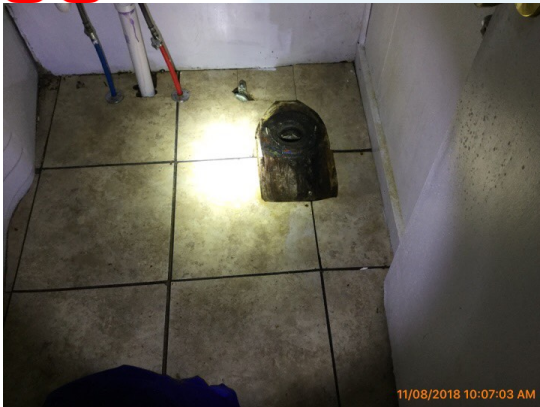
70: - The upstairs bath tub faucet drips and will not shut off. Repairs needed.

TOILETS

REPR

DFCT

71: - Toilet is missing at the upstairs bathroom. Replacement required.



WATER HEATER

MAJR

DFCT

72: - Flue for the gas fired water heater appears to be a transite type composed of concrete and asbestos fiber. These are typically considered to now be obsolete and will likely require removal and replacement at time of upgrading of the appliance. Budgeting is advised

WASTE SYSTEM

REPR **DFCT** **73:** - Non-professional plumbing noted at the east/north east garage interior near the ceiling, as well as at the east wall near the crawl space entry. Portions of the waistline are secured with vinyl ducting type. Evaluations for professional repair is needed.



SUPPLY SYSTEM

REPR **EVAL** **DFCT** **74:** - When water was turned on at the meter, there was an unsecured toilet supply line noted at the upstairs bathroom which will not turn off at the shut off prompting inspector to turn off the water. No additional functional inspection of the supply or waste system could be conducted at this time due to the unsecured line. Recommend correction and full evaluation by qualified plumber.

REPR **DFCT** **75:** - What appears to be visible leak out of cross-linked polyethylene connection at the north east garage interior. Evaluation for repair required.



ABOUT HOME
INSPECTION Co.

Electrical

Electrical inspections are visual and operational. Inspectors operate all accessible and visible normal switches, test a representative number of outlets, and observe visible lines. Inspection shall include visible and accessible portions of the wiring at the main panel, ground, presence or absence of GFCI's, estimated amp ratings of the incoming service and main disconnect, and any visible conditions that in the opinion of the inspector constitute a potential safety hazard.

GENERAL COMMENT

- 76: - Service: Overhead
- 77: - Grounding: Ground Rod
- 78: - Service Size Estimated: 100 amps
- 79: - Incoming Service Wire: Copper
- 80: - Branch Circuit Wire: Copper
- 81: - Panel Location: Garage
- 82: - Main Disconnect Location: Panel
- 83: - Main Box Type: Breakers
- 84: - Wiring Type: Romex

LIGHTS & FANS

MINR **DFCT** **85:** - Replacement of bulbs/repairs required to ensure function of the light(s) at the upstairs fixture, above the carport, front entry, and back walkout. Unable to achieve proper function at the time of inspection.

EVAL **86:** - Photo controlled light(s) at the southeast exterior. Unable to fully functionally evaluate due to daytime inspection. Inquiring of seller/verification of function is advised prior to closing.

RECEPTACLES / SWITCHES

MNTC **87:** - Two-slot non-grounded type receptacles noted throughout the residence typical for the age of construction. May wish to consider evaluation by a qualified electrician for upgrading ungrounded receptacles for improved safety characteristic, and/or installation of GFCI protected receptacles at all ungrounded type.

SFTY **88:** - Open grounds noted at some three slot receptacles throughout typical of age of construction and replacement of two slot receptacles over time for greater convenience. Evaluation for correction by a qualified electrician is advised for safety. Consider reinstallation of two slot receptacles or GFCI protected receptacles at each circuit for greater shock protection/safety.

REPR DFCT 89: - Receptacle at the Southeast wall of the living room does not show to have power. We recommend repair or replacement.



SFTY DFCT 90: - Missing/damaged receptacle cover(s) throughout residence. We recommend repair or replacement for safety.

SFTY DFCT 91: - Replace missing/damaged switch covers throughout switch to minimize any potential shock hazard.

GFCI / AFCI

92: - We recommend installation of GFCI outlets in any wet locations which are not currently protected, and/or which may have previously been unprotected due to age of residence and changing building safety standards, including any of the kitchen, exterior, bathroom, garage receptacles as required by now current professional installation standards, as a safety upgrade.

GENERAL SAFETY

SFTY DFCT 93: - Trees contacting the incoming overhead electrical service wire. Potential for mechanical damage/shock/fire. Contacting of service provider for trimming is advised.



94: - Non professional electrical practices noted at:

- grounding wire routed through the main plumbing stack to the roof (See Photo 1)
- wiring to the light at the front carport (See Photo 2 & 3)
- various locations throughout the garage interior (See Photo 4-10)
- kitchen range receptacle (See Photo 11)

Due to the amounts of non professional wiring visible throughout the residence, we recommend full evaluation by a licensed electrician for repair/correction to a professional standard for safety.



Light at the carport



South wall of the carport



East garage wall



Northwest garage



West garage at overhead door rail



Southwest garage



South garage



Kitchen range receptacle

ABOUT HOME
INSPECTION Co.



95: - Non professional electrical practices noted at:

- south wall of the kitchen at the cavity for the refrigerator (See Photo 1)
- under the kitchen sink (See Photo 2)
- southwest kitchen cabinet (See Photo 3)
- upstairs north closet (See Photo 4)
- west upstairs landing (See Photo 5)

Correction to a professional standard is required for safety.



South wall kitchen at refrigerator cavity.



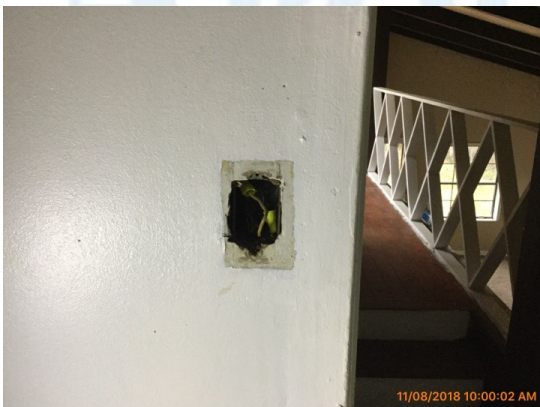
Exposed Romex under kitchen sink.



Improperly terminated wire southwest kitchen cabinetry



Upstairs closet north



West upstairs landing

Kitchen

Kitchen and laundry inspections are visual and operational. The inspection shall include accessible and visible portions of the walls, ceilings, and floors, doors and windows, heating and cooling, cabinets and shelves, any sink plumbing, built-in appliances, and dryer vents. A representative sample of cabinet doors/drawers will be functioned and observed for defects. Normal amounts of wear and tear are not specifically reported.

KITCHEN LAUNDRY APPLIANCES

96: - Dryer Supply: Electric

97: - No installed appliances at the laundry. Unable to functionally evaluate for supply/drainage/dryer recept function.

CABINETS /COUNTERS

MAJR DFCT 98: - Kitchen cabinets have varying amounts of wear and tear/damage to the point that budgeting for repairs/replacment is advised and should be budgeted for.



ABOUT HOME
INSPECTION Co.

Bathroom

Bathroom inspections are visual and operational. Inspectors operate plumbing fixtures to determine the presence of leaks and look for water damage. Inspection shall include accessible and visible portions of walls, ceilings, floors, doors, windows, heating/cooling, cabinets, shelves, counters, vents, sinks, toilets, tubs, showers, and number of bathrooms present.

GENERAL COMMENT

99: - Number of Bathrooms: 1

100: - Wall Type: Drywall

101: - Floor Covering: Tile

MAJR DFCT 102: - Bathrooms are in various stages of deferred maintenance and should be budgeted for upgrading/repairs.

SPAS & TUBS

MINR DFCT 103: - Tub at the upstairs bath has chips in the coating. Repairs advised for improved aesthetics.



ABOUT HOME
INSPECTION Co.

Interior

Interior room inspections are conducted visually. Inspectors examine and base findings on homes of similar construction and age. Inspection shall include accessible and visible portions of the walls, ceilings, floors, doors, windows, heating/cooling, cabinets, shelves, counters, wet bar if present, fireplace, wood stove, smoke detectors, stairs, balconies, and rails.

GENERAL COMMENT

104: - Number of Bedrooms: 2

105: - Number of Fireplaces: 1

106: - Floor Covering Types: Tile and Carpet

107: - Ceilings & Walls: Drywall, plaster, wood panel

WINDOWS & DOORS WINDOWS

MNTC **DFCT** **108:** - Failed thermal seal(s) noted at thermal windows throughout residence. Window(s) has/have condensation/fogging. Although it does not affect function and thermal resistance value, evaluation for cost to replace is advised for improved function and aesthetics.



REPR **DFCT** **109:** - Broken window pane(s) noted at window(s) at the North dining room. Repair/replace to restore integrity of the building envelope from the exterior environment.

SFTY **MNTC** **110:** - Windows are stiff/difficult to function, likely from lack of use. Improvement advised.

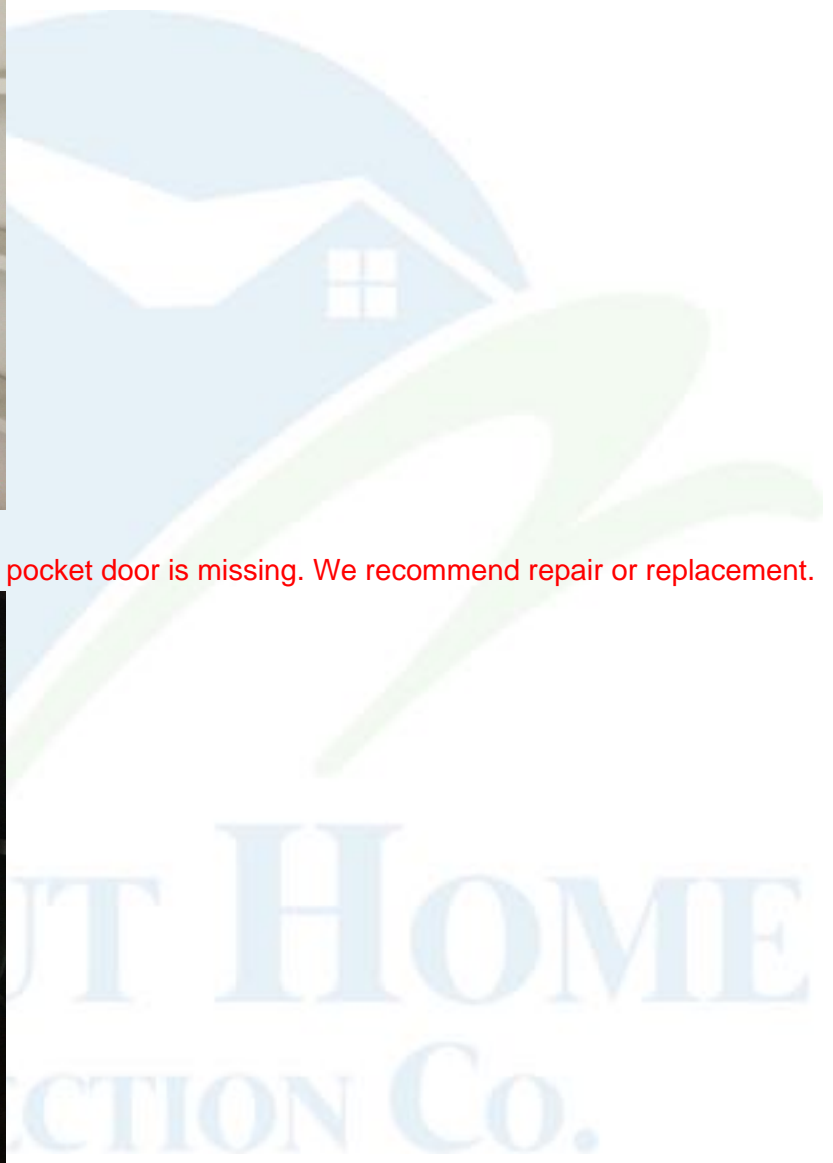
WINDOWS & DOORS DOORS

MAJR **EVAL** **DFCT** **111:** - Missing door(s) at the upstairs. Replacement is advised.

SFTY **DFCT** **112:** - Pedestrian door to garage and the front entry door show signs of forced entry. Recommend replacement of door and repair as necessary to ensure safety and security of the residence.



REPR **DFCT** **113:** - Upstairs southeast closet pocket door is missing. We recommend repair or replacement.



CEILING & WALLS

EVAL **DFCT** **114:** - Moisture damages to interior wall at the following locations including but not limited to:

- north dining room. (See Photo 1)
- south wall of living room above windows (See Photo 2)
- upstairs ceiling (See Photo 3)
- north upstairs balcony (See Photo 4)
- upstairs southwest bedroom (See Photo 5)

Evaluation of the roof for likely need for repairs, as well as repair or replacement of all affected interior finish components is needed.



North dining room



South living room above windows



Ceiling upstairs



Northeast upstairs balcony



Upstairs southwest bedroom

FIREPLACE / STOVE

115: - Fireplace at living room is a faux fireplace and is not intended for use with combustible materials. Consider removal.



STAIRS & RAILS



116: - Sagging of some interior stair treads. Recommend correction for improved safety.



ABOUT HOME
INSPECTION Co.

Garage

Garages and car ports are inspected based on accessibility and are reported as being attached or detached from the house structure. The exterior components (i.e. roof, walls, eaves, fascias, gutters, etc.) should be reported when defects exist. They should also be reported when they differ from those components previously listed as part of the house structure. Interior components (i.e. walls, etc.) should be reported when defects exist and when they differ from those components previously listed as part of the house structure. Inspection shall include accessible and visible portions of firewall, fire door, vehicle door, and door opener.

GENERAL COMMENT

117: - Garage Number: 1

118: - Garage: Attached-Same as House

119: - Interior: Styrafoam/unfinished

GARAGE DOORS

REPR **DFCT** 120: - Overhead garage door nonfunctional and coming off rail when tried to manually function. Exhibiting various signs of deferred maintenance. We recommend repair or replacement.

CEILING & WALL

SFTY **DFCT** 121: - Damaged drywall at the ceiling of the garage interior to the point that repairs/replacement should be undertaken to ensure fire barrier safety between the garage and living space above.

SAFETY

SFTY **DFCT** 122: - Installation of a handrail at the garage steps is advised for improved safety.



ABOUT HOME
INSPECTION Co.

Attic

Attic inspections are visual. Inspectors will access the attic if possible and safe to do so. Most attics are unfinished and outside the living space of the home. The inspector shall observe and report on accessible and visible portions of the attic access, framing, sheathing, insulation, ventilation, exposed wiring, plumbing vents, chimneys, and flues. Indications of observable past or current moisture infiltration should be reported and designated for further evaluation by a qualified roofing contractor.

GENERAL COMMENT

123: - No attic. Vaulted ceiling.



Foundation

Foundation inspections are visual and limited to accessible components. Accessibility will vary due to type of foundation and other obstacles. The most common problem concerning foundations is water. The inspector will observe and report on accessible and visible portions of the foundation walls, access to the under floor crawl space if applicable, floor framing, any installed insulation, ventilation, presence of a sump pump, dryness, drainage, and floor slab if applicable.

GENERAL COMMENT

124: - Foundation: Crawl Space

125: - Foundation Wall: Clay Tile Masonry Unit and Concrete Masonry Unit



ABOUT HOME
INSPECTION Co.

STRUCTURE

MONT 126: - As part of this General Home Inspection, a visual examination of the residence was conducted to determine the existence and related significance of any conditions that in the opinion of this State Licensed Home Inspector, would constitute a significant enough "defect" as to warrant correction. At the time of this inspection, the following conditions were observed:

- The north facing wall of the garage just east of the overhead door is bowed inward indicative of likely impact. (See Photo 1)
- mortar step crack at the west facing southwest corner. (See Photo 2)
- hole in the foundation wall at the west/northwest. (See Photo 3)
- floor at the kitchen/living room common wall deflects significantly at the point of the contact of the common wall.
- residence appears to have been "added on to" by installation of an addition for the west garage and upstairs living space, as well as opening up of the living room area to a full two stories at the interior.
- reinforcement or additional support was likely not installed at the crawl space at the affected area of floor deflection.
- we recommend further evaluation by a qualified professional contractor and/or engineer to determine a course of action for correcting the deflection in the flooring prior to any intended upgrades to the interior.



OBSTRUCTIONS

EVAL **DFCT** **127:** - Crawl space is inaccessible due to installation of a gas line at the entry blocking access. Opening is also not a minimum of 18x22. Inspection is limited to a "look-in" only from the access scuttle. Improvement of access for inspection is needed in order to complete this General Home Inspection.



Addendum

HISTORIC STRUCTURE (70+)

128: - Homes of this vintage, (70+ years old), typically have much older systems and components which, although may be functioning normally at the time of this inspection, due to their age, may not continue to function normally, or may require future maintenance repairs. Vintage homes also may have construction techniques employed at the time of their initial building which are no longer considered professional building practices, or for which newer techniques are now employed for improved performance. Any deficiencies associated with these items may only present themselves after occupancy and/or major remodeling. Buyer is encouraged to budget for possible future repairs and/or discuss the purchase of Home Warranty with your Realtor Associate to mitigate any out of pocket expenses associated with possible future repairs.

DEFERRED MAINTENANCE STATEMENT

129: - Home is showing varying amounts of deferred maintenance, neglect, and wear and tear at different locations at the interior and exterior. Although every effort is made by this inspector to fully convey the overall condition of the property, some items with regards to deferred maintenance may go unreported or undetected during this inspection. Buyer is encouraged to be aware of this overall deferred maintenance condition and budget accordingly for appropriate upgrades and repairs.

FORECLOSURE STATEMENT

130: - Foreclosed or bank owned homes are generally in various stages of deferred maintenance and/or have not been occupied for a significant period of time. There is also no seller's disclosure for review by this inspector regarding any known past defects, fires, floods, structural repairs, etc. Although every attempt is made by this inspector to convey the overarching concerns associated with the purchase of the property, additional items for repair which did not present themselves at the time of this inspection, will likely present themselves after occupancy or during remodel of the structure. Buyer is advised to be cognizant of this possibility and budget accordingly.

ABOUT HOME
INSPECTION Co.



THE ADVANCED INSPECTION STANDARDS

THE CERTIFIED INSPECTION EXPERT ADVANCED INSPECTION SOP SUPPLEMENT

This supplemental Standards of Practice is designed to be utilized in conjunction with the applicable Referenced Standard as defined in the Inspection Agreement. Unless explicitly noted within this standard, all limitations of the Referenced Standard shall apply.

I. Purpose

The Purpose of the Certified Inspection Expert Advanced Inspection SOP (Standards of Practice) Supplement ("Advanced Standard(s)") is to establish a higher minimum standard for performing a residential home inspection and ensure the best possible outcome for property owners and home buyers alike while delivering the very best value available. A Certified Inspection Expert ("CIE") who adheres to these Advanced Standards has committed to delivering on an inspection with a higher level of detail than any and all other standards in the marketplace.

II. Additional Required Items to be Inspected beyond the Referenced Standard

- a. All accessible outlets, free of obstructions and within reach, shall be checked with a standard outlet testing device.
 - i. Testing shall include any GFCI outlets meeting the same criteria.
- b. All accessible doors and windows, free of obstructions and within reach, shall be checked for functionality, rot, and other damage.
- c. Evaluate the basic functionality of main kitchen appliances to include;
 - i. Cycle the dishwasher to check for leaks and basic functionality.
 - ii. Ensure Refrigerator is cooling, lights are functional, and dispensers operate as intended.
 - iii. Run disposal to ensure operation.
 - iv. Ensure all oven/stove elements and burners turn on.
 - v. Check exhaust fans for functionality.
- d. Note visible apparent or suspected mold in excess of two (2) square feet within the finished living areas where free of obstructions and within view.
- e. Note rodents and/or evidence of rodents where free

- f. Check for manufacturer recalls on basic appliances and deliver a RecallChek® Report.
- g. Issue a warranty against roof leaks on any home where no visible moisture or leaking issues were observed from a duly authorized Warranty or Service Contract Provider.
- h. Note the current water pressure at one plumbing fixture drawing from the primary source of water delivery for the home.
- i. Note the age of HVAC systems where clearly evident on a manufacturer's identification tag.
- j. Test the pressure-activated auto reverse and related safety mechanisms of garage doors, where applicable.

III. Additional Required Deliverables to Client beyond the Referenced Standard

- a. Each client shall receive, from a duly authorized Warranty or Service Contract Provider the following:
 - i. A 90 Day Limited Warranty for Mechanical and Structural Failures.
 - ii. A 90 Day Limited (extendable) Warranty for underground sewer and water line issues.
 - iii. A 90 Day Limited Warranty for visible mold issues within the living spaces.
 - iv. All warranties have terms and conditions and are serviced and underwritten by a third party.

IV. Required Guarantee

- a. At least a 100% satisfaction money back guarantee, solely applied to any funds paid for the inspection service itself (excluding any ancillary services). This guarantee shall be good for a minimum of 15 days following the inspection.

This Advanced Standards, combined with the Referenced Standards, shall encompass all obligations to the Client without exception. By accepting such standards as referenced in the accompanying Inspection Agreement, Client agrees to pursue any and all issues via the various Warranties and Guarantees as enumerated herein.

90DAY WARRANTY



MECHANICAL COVERAGE SUMMARY: Plumbing: Water lines, faucets, water heaters, drain lines, gas lines. Electrical: Main service panel, secondary service panel, and wiring. Appliances: Kitchen Appliances including and limited to oven, range, dishwasher, built-in microwave, trash compactor, and garbage disposal. Heating/Air (HVAC): Furnace, Air Conditioner, and Thermostats.

STRUCTURAL COVERAGE SUMMARY: Poured Concrete & Block wall foundations. Floor joists, bottom & top plates, and wall members. Roof leak repair (does not include replacement of bad shingles), load bearing walls, attached garage doors.

COVERAGE TERMS: This service contract covers only those items specifically listed and excludes all others. This contract covers parts and labor only and does not cover consequential or secondary damages. This contract only covers those items that were confirmed to be in good working order at time of inspection and excludes all others, regardless of their condition at the time of inspection or if they were repaired. This contract does not cover water damage, cosmetic repairs, or items that are inaccessible without the removal of drywall, concrete, or any other permanently installed covering. This is not a maintenance contract. In order for an item to be covered, it must be maintained in accordance with the manufacturer's standards or be maintained within reasonable standards where no such standards exist. This contract excludes all appliances, climate control systems, and fixtures over 10 years old. This contract does not cover plumbing stoppages, regardless of reason. This contract does not cover well or septic systems or any related components. RWS is not responsible for upgrading failed systems to meet current codes or local ordinances. This contract does not cover chimneys, fireplaces, or brick failures of any kind. This contract does not cover cracking or scaling concrete. Roof repair is for leaks only, to rolled, composition, or asphalt shingle roof only, and is limited to the repair of the leak only. This contract does not cover pest damage, including that caused by any and all wood destroying insects and pests. All mechanical coverage is limited to those items within the home's foundation, and limited to an aggregate maximum of \$500.00. All structural coverage is limited to issues within the home's foundations and is limited to an aggregate maximum of \$2000.00. RWS is not an insurer. Any damage caused by any peril is not covered by this contract, which includes but is not limited to; war, riot, civil commotion, earthquake, hurricane, any and all acts of god, or any other outside cause or neglect. All claims on this contract shall be made by the buyer of record only after they have taken possession of the home. This warranty and all related

disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles. All claims must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. The coverage under this contract shall come after any and all other warranties in place.

VALIDATING YOUR HOME WARRANTY: It is important that we have your information prior to any claims being made. Please be sure to validate your home warranty at <http://90daywarrantyvalidation.com> within 15 days of your inspection with your name, the address of the property, and your inspector's name.

CLAIMS PROCEDURES:

1. Written Notification of claim must be received by RWS prior to the expiration of the contract (which is defined as noon, the 91st day after the inspection is completed). The following information must be contained in the claim:

- a. **Your Name**
- b. **Your Inspector's Name**
- c. **Your Full Address**
- d. **A Phone Number Where You Can Be Reached**
- e. **A Brief Description of the Claim**
- f. **Make, Model & Serial # for All Appliances**

2. An itemized repair estimate must be submitted for every approved claim, including the breakdown of parts & labor, as well as a specific cause for the failure in writing from a licensed or properly certified repairperson. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repairperson.

3. A copy of your home inspection must be submitted with the repair estimate, or at least those pages pertaining to the affected items.

Claims will be processed after we are in receipt of items 1, 2, & 3. You will be contacted by an RWS representative within 72 hours of all items being submitted.

Residential Warranty Services, Inc.

P.O. Box 797

Carmel, IN 46082

800-544-8156

Fax 877-307-7056

90day@rswarranty.com

SEWER|GARD



Term

SewerGard protection is offered for a period of 90 days following the date of the inspection, or 22 days after closing, whichever comes later. If you received a sewer scope, this policy is extended to 6 months from the date of the inspection, or 22 days from closing, whichever comes later. All claims must be received by RWS within the term of the agreement. An extension of coverage may be made available at a nominal fee at the conclusion of this agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report. Any costs above what is expressly stated as covered herein are the responsibility of the homeowner.

Coverage

During the agreement term, only the directly affected portions of the following components are covered against failure due to normal wear and tear:

1. "Water Line". The water line is the single lateral water service line from the point of the water utility's connection to the point of the water meter or main shut off line inside the home. The water line also includes well water lines, excluding those exceeding five feet under the surface level of the yard.
2. "Sewer Line". The sewer line is the single lateral sewer service line from the point of the home's exterior wall to the point of connection to the sewer utility's wastewater collection system or septic tank.

Covered Repairs

This agreement covers only repairs as specified and excludes all others. Coverage is limited to \$2000 per occurrence, \$4000 aggregate. Only failures that occur after the date of the inspection are covered. This agreement does not cover repairs to material types that have been affected by a class action lawsuit or manufacturer's recall. This agreement only applies to residential properties being used for residential purposes only. Only line breakages, collapses, and significant leaks that affect the functionality of the home's sewer and water systems are covered under this policy. Clogs are expressly excluded and all additional repairs are the responsibility of the homeowner. This policy does not cover secondary or consequential damages.

Exclusions

RWS will not be responsible for any of the following:

- a. Repairing anything that occurred before the state date of this agreement or that wasn't reported to RWS during the term of this agreement.
- b. Repairing anything not resulting from normal wear and usage.
- c. Repairing anything caused by you and/or third parties.
- d. Repairing anything in a home that is being renovated.
- e. Repairing anything caused by natural acts or disasters included but not limited to floods, earthquakes, landslides, sinkholes, or any insurable causes.
- f. Repairing anything caused by defective materials, or any material that has been the subject of class action litigation or a recall.
- g. Repairing anything required by any other party (city, state, federal or other party) unless otherwise covered by this agreement.
- h. Repairing any openings or damage caused to walls as a result of investigation or repair of a covered issue.

- i. Repairing shared lines (as in shared with another property).
 - j. Repairs to any damaged items consequential to a sewer or water line failure or repair.
 - k. Paying any costs associated with relocation of lines, lost water, lost time, lost use of your home, or any damages due to any special circumstances or conditions.
- l. Covered repair costs include only the water and sewer lines at a covered rate of: \$200/linear foot up to 5 feet; \$150/linear foot above 5 feet up to 10 feet; and \$100/linear foot until the \$2,000 claim maximum is reached.

RWS' Right to Review

RWS reserves the right to have its own contractor review any diagnosis, estimates, and bid on any project covered under this agreement. RWS shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles.

Claim Procedures

Written Notification of claim including items 1, 2, and 3 must be received by RWS prior to the expiration of the policy. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home and must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. Claims will be processed after we are in receipt of items 1, 2 & 3. You will be contacted within 72 business hours of all items being submitted.

1. Written Notification of Claim - The following information must be contained in the notification:
 - a. Your Name
 - b. Your Inspection Company's Name
 - c. A Phone Number Where You Can Be Reached
 - d. A Brief Description of the Claim
2. An itemized repair estimate, including the breakdown of parts & labor, as well as a specific cause for the failure in writing from a licensed or properly certified repairperson. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repairperson.
3. A copy of your home inspection report, or at least those pages pertaining to the affected items.

Residential Warranty Services, Inc.

PO Box 797
Carmel, IN 46082
800-544-8156
Fax 877-307-7056
90day@rswarranty.com

Deductible

The policy holder is responsible for the first \$300 worth of repairs and investigation of any covered issue. Any and all receipts and invoices must be delivered at time of claim submission to ensure credit for any covered expenditures. The policy holder is also responsible for any costs exceeding the coverage limitations of \$2000 per occurrence and \$4000 aggregate.



PLATINUM ROOF PROTECTION PLAN

5 YEAR LEAK REPAIR COVERAGE

This service contract is for the repair of leaks to your home's roof for a period of **5 years following the date of inspection**. This service contract covers only those items specifically listed and excludes all others, subject to the terms and conditions herein.

This policy covers all residential roof types, including asphalt/composition shingles, slate roofs, metal roofs, tile roofs, and non-commercial flat roof types. This policy applies only to the home itself, and specifically excludes other structures.

Provided Free of Charge by

*For warranty claims
or questions call:*
1-800-544-8156

with Your Full Home Inspection

This service contract covers repairs for leaks only. Any defect noted in your home inspection or any consequential leak resulting from a defect noted in your inspection is not covered. If your inspector noted damage, leaks, improper installation, or worn materials, it is the responsibility of the home owner to remedy these conditions. This is not a policy of insurance, and as such consequential damage from a leak is not covered. Damage from any peril (fire, flood, lightning, vandalism, etc.) is not covered by this policy and should be reported to your homeowner's insurance company. Repairs necessary as the result of abuse, neglect, or lack of maintenance are not covered by this policy.

A deductible of \$500 applies to any roof leak claim. Should the actual cost of repair be less than \$500, the home owner shall pay the lower amount. Repairs completed under this policy, after the deductible has been satisfied, are guaranteed for the remainder of the term of this policy. Leak repairs shall be covered only when the cause of the leak is normal wear and tear or deterioration. The aggregate limit of this policy for the 5 year period is \$3000.00. Home owner is responsible for the cost of replacing roof coverings when needed. On any claim payment to the home owner can be requested in lieu of payment to a service provider, which may be a prudent choice especially when a roof replacement is being considered.

This policy was delivered to the home owner free of charge by their home inspector. The policy is serviced by Residential Warranty Services, Inc.(RWS) with its principal offices located in Carmel, Indiana. Any action, including complaints, legal disputes, or compliance requests, shall be made in Hamilton County, in the State of Indiana. This policy is non-transferable.* It shall be used only for the benefit of the purchaser of the property as listed on the home inspection report and only for the subject property of that report.

MAKING A CLAIM

Prior to the date on which this policy expires, which is the same date as the inspection 5 calendar years later, RWS must receive written notification of your claim. Simply call 1-800-544-8156 for instructions or send your claim, including a brief summary of the condition, your name, your full address, a phone number you can be reached at, a copy of your home inspection, and a written diagnosis and an itemized estimate which includes the breakdown of parts and labor from a qualified roofing contractor to:

Residential Warranty Services, Inc., P.O. Box 797, Carmel, IN 46082

Claims can also be faxed to 877-307-7056 or emailed to 90day@rswarranty.com

**Policy is transferable to the buyer with a pre-listing inspection.*



RESIDENTIAL WARRANTY SERVICES, INC.

PLATINUM ROOF PROTECTION PLAN

Provided by Residential Warranty Services with a Full Home Inspection

THE STRUCTURAL WARRANTY FOR NEW AND EXISTING HOMES

WELCOME TO YOUR

NXT

STRUCTURAL WARRANTY
POLICY

*BROUGHT TO YOU BY RESIDENTIAL WARRANTY SERVICES
& YOUR HOME INSPECTION COMPANY*

6 MONTH POLICY STARTING FROM INSPECTION DATE

Certain items and events are not covered by this contract.
Please refer to the exclusions listed on pages 4-8 of this document.

Contents

- 2 Welcome
- 3 Terms and Definitions
- 4 Coverage Details
- 5 Claim Procedure
- 6 Limits of Liability
- 7 Terms and Conditions
- 8 State Specific Terms and Conditions

Welcome

The NXT Structural Warranty (the "Policy") is exclusively offered by Residential Warranty Services, Inc. ("RWS") on homes inspected by a qualifying Certified Inspection Expert ("CIE"). This policy covers only those items that were noted in the CIE Inspection Report as being free of defects or which had any listed defects repaired by a licensed contractor, so long as documentation of the same is provided to RWS with your claim submission and so long as the repairs were properly completed and repaired in full. The policyholder is responsible for regular maintenance of the property, including not planting trees and/or shrubs close enough to the home's foundation to cause damage and establishing and maintaining negative grading away from the home, and must follow the claims procedures listed below in order to be eligible for coverage. This policy covers only those items and/or occurrences expressly specified herein and excludes all others – while some commonly excluded items are included for transparency purposes, these lists are not inclusive and only those items specified as covered herein are within the scope of the Policy. Please read this entire policy for coverage terms as this policy is one of adhesion; payment indicates your acceptance of coverage and of its terms and conditions, and limitations.



NXT Structural Warranty is a contract offered by Residential Warranty Services, Inc.

Residential Warranty Services / NXT Warranty
Form A, Rev. 12/17

Terms and Definitions

Here are some important terms to know, and the definitions you see here are how they are used throughout the contract;

Terms

Aggregate Limit of Liability

Unless otherwise specified, the maximum aggregates are as follows:

- NXT 2 - \$3,000 per claim and \$13,500 for the duration of the 6 (six) month policy.

The maximum aggregate per claim is the maximum amount the Contract Holder is eligible to receive for any single, covered claim, noting that the Contract Holder is not entitled to the maximum aggregate limit for any single claim, even if the claim submitted is for an amount higher than the aggregate maximum. The maximum aggregate for the duration of the policy consists of all claims made in a single contract term. Any payment will be deducted from the aggregate maximum limits of coverage for the duration of the policy's term.

Certified Inspection Expert

A certification available to all home inspectors, requiring they met certain qualifications and were granted the official certification of 'Certified Inspection Expert' or 'CIE'. If your home inspector does NOT have this certification, you will NOT have coverage under this policy. Please call 1-800-544-8156 for a list of eligible home inspectors or information to see if you qualify.

Claim

Any time a current, covered single structural failure is reported to RWS by the contract holder. Each and every distinct covered failure of any part or component as determined by an authorized contractor, constitutes a distinct claim for which the Contract Holder will be responsible for a deductible or the actual cost, whichever is lower.

Contract Holder

The person or persons to whom the benefit of this contract from RWS is owed.

Contract

This term is only used to describe your limited structural warranty for new and pre-existing homes and should not be given any additional meaning or interpretation beyond that given here. This is not a contract of insurance, it is a service agreement.

Deductible

A deductible is incurred by the Contract Holder each time a claim is made and applies to each structural failure repaired under the contract terms. At times, multiple structural failures may be discovered within a single claim and a deductible would apply for each repair or the actual cost to repair, whichever is less. RWS is responsible for the cost of

approved repairs beyond the deductible, subject to the limitations of liability. Please see your policy notice to confirm your specific deductible. Deductibles are payable to the contractor at time of service.

Immediate Repairs.

If it is outside of normal business hours and a reasonable person would determine that there is a substantial and immediate risk of bodily injury or property damage if the structural failure is left alone, it is the policyholder's responsibility to mitigate the damages by implementing temporary fixes to allow licensed contractors to repair issues on a regular time frame. This policy will apply up to \$500 worth of temporary repairs towards the applicable deductible on any claim where substantial and immediate risk existed so long as all receipts for the temporary work are delivered with your claims procedure documents.

Non-Claim

Any time an incident outside of coverage is reported to RWS by the contract holder. In the event of a "non-claim," where by a contractor is requested and the structural failure is not covered by the policy, the trip charge from the contractor will be payable by the Contract Holder. RWS claims representatives are well-trained and will do everything within their power to ensure the right contractor is dispatched the first time. However, the ultimate determination of whether to request service and by what type of contractor is up to the Contract Holder. Should the trade of the contractor requested not be the trade necessary to fix a covered issue, it will be treated as a "non-claim."

Policy Notice

The policy notice, found on the first page, will verify the details of your policy, including the start and expiration date, the address, the contract holder, price, etc. This notice must be signed, dated, and returned to RWS prior to your policy start date as any delay to do so by the Contract Holder may cause delays on RWS's ability to process future claims. Note that your signature thereon is indicative of your acceptance of the terms, conditions, and limitations of this contract and your express acknowledgment that you have read the contract in its entirety and understand all of the terms clearly.

RWS

Acronym used to describe Residential Warranty Services, Inc., your policy provider.

COVERAGE. UNMATCHED.

WWW.NXTWARRANTY.COM

Coverage

Coverage Details

The coverage in this contract applies only to items falling within the perimeter of the foundation of the home and attached garages. This contract only applies to homes on permanent foundations and covers structural malfunctions and failures as follows: footings and foundation systems, beams, girders, lintels, masonry arches, columns, load-bearing walls, partitions, roof framing systems, and floor systems, subject to the following limitations and exclusions: this policy does not cover any item within, attached to, or affected by any modifications to the property made by the policyholder after the date of Inspection by the Certified Inspection Expert and it covers only those items and elements required to ensure the home's structural stability.

Any repair of a covered failure is limited to the repair of the damage to load-bearing structural components solely to restore any load-bearing function as existed prior to the malfunction. Where a non-load bearing structural component was damaged and repair is necessary to restore safety, sanitation, or livability – these repairs would also be covered. Any repairs involving cosmetic correction consequential to the malfunction or otherwise, are not covered under this policy.

Examples of Covered Occurrences.

The following is a sample list of covered occurrences in a home's structural systems under this policy. Included in each sample is the covered repair procedure: footings and foundation systems, beams, girders, lintels, masonry arches, columns, load-bearing walls, partitions, roof framing systems, and floor systems.

Examples of Non-Covered Occurrences.

Examples of items that are not covered include, but are not limited to: flooring and sub-flooring materials, stucco, stone veneers, siding of any kind, drywall, plaster, wall tile, floor tile, wall paper/coverings, shower enclosures, roof shingles, roof coverings, roof tiles, sheathing, tar paper, mechanical systems, heating and/or cooling systems, ventilation, plumbing, electrical systems, appliances, plumbing fixtures, electrical fixtures, doors, cabinets, trim, hardware, insulation, paint, stains (cosmetic or otherwise), mold, and/or basement or other interior floating, ground-supported concrete slabs.

Exclusions.

This policy does not provide coverage for any of the following, specifically excluded, items:

1. Insurance claims or any issues caused by a peril,
2. Damage or defects outside the perimeter of the home or in swimming pools, tennis courts, driveways, retaining walls, landscaping, sprinkler systems, patios, decks, stoops, steps, porches, outbuildings, detached carports, or any other appurtenance;
3. Loss or damage when/if the property was utilized for non-residential purposes;

4. Changes in the level of the underground water table;
5. Failure of any repairs or further evaluation from an inspection report to be followed through on (including any consequential damages therefrom),
6. Any cause including physical damage from an outside source (whether covered by insurance or not) as only normal wear and tear is covered,
7. Any damage that is caused (or made worse by) the following: negligence, improper maintenance, failure to comply with notices of any kind, failure by the policyholder to report a structural failure promptly, change of the grading or lack of draining maintenance that results in foundation water issues, riot, civil commotion, war, vandalism, hurricane, tornado, explosion, blasting, smoke, water, fire, tidal wave, flood, hail, snow, ice storm, lightning strike or surge, falling trees or other objects, aircraft, vehicles, mudslide, landslide, avalanche, earthquake, volcanic eruption, sinkhole, or geographical phenomena, abuse of any part of the home beyond the capacity of such part, microorganisms, fungus, decay, wet rot, dry rot, soft rot, rotting of any kind, mold mildew, vermin, termites, insects, rodents, birds, wild or domestic animals, plants, corrosion, rust, radon, radiation, formaldehyde, asbestos or any other environmental issue, pollutants, contaminants/toxins, irritants, carcinogens, electromagnetic field, any other claimed health risk of uninhabitability, failure to minimize or mitigate any failure or condition as soon as practical,
8. Any loss or damage caused by anything underground,
9. Any damage known before the policy start date,
10. Any loss covered by a third party outside this policy (all alternative coverage must be exhausted before this policy),
11. Consequential costs to repairs (including hotels and transportation),
12. Diminishment in market value of property,
13. Personal property, pain and suffering, emotional distress,
14. Any defect or malfunction reported after the policy's expiration date.
15. Any structural failure or settlement where the indicated deflection is under 1" from condition at time of inspection.



Claim Procedure

Making a Claim

All claim types can be made during normal business hours, from 8:00 AM to 5:00 PM, EDT, by calling 1-800-544-8156 and must be made between the date of contract commencement at noon and the date of expiration at midnight. The Contract Holder is entitled to service beyond the date of the warranty's expiration so long as the claim has been filed within the warranty period.

A claims processor will field your call and ask you to provide contact numbers, an email address, and a description of the problem. If the claim appears to not be covered under the warranty contract, we will do our best to inform you so that you do not have to pay a deductible for a non-claim. If the claim appears to fall under the warranty coverage provided, then the claims processor will forward your claim to a contractor, who will then call you to schedule an appointment time. RWS will make every reasonable effort to get a contractor dispatched within 24 business hours of contacting RWS.

Do Not Call a Contractor Before You Call RWS.

RWS will not be liable for any costs associated with a contractor selected by the Contract Holder without prior authorization. Contract Holder's contractors contacted prior to making a claim with RWS and without prior authorization will not be eligible for service, or reimbursement, hereunder. RWS does not cover components damaged by outside contractors. Before you have work done, call RWS to find out if it is covered

Contractor Availability

RWS is not a contractor. However, all third party contractors in RWS' network are screened for mandatory qualifications, insurance, and references. Most RWS contractors have served hundreds if not over a thousand RWS claims. RWS does not guarantee the work of our network contractors, nor do we insure them for liabilities they may incur in the course of offering service. Should a Contract Holder or Contract Holder's property sustain any sort of damage resultant from the work of a contractor, the contractor should be notified immediately.

RWS will make every reasonable effort to get a contractor dispatched within 24 business hours. During certain exceptional high volume claim periods, these times may be exceeded. RWS is not responsible for damage caused by delays in service.

Deductible

The Contract Holder must pay their applicable deductible to the service contractor at the time of repair noting that more than one deductible may ultimately apply to a single claim.

Return Service Calls

RWS has a single deductible per structural failure contract. If the contractor does not adequately rectify the issue reported by the Contract Holder on the first visit, and a similar problem persists shortly after a service call, please call RWS to inform them of the unsatisfactory repair. If the problem is related to inadequate repair, the contractor will come back out to commence further repairs at no additional cost to the Contract Holder when that contractor is in the RWS network. The

circumstances under which the component failed must be covered by the contract and RWS reserves the right to send the same contractor to the home if the problem persists during the same contract term. Furthermore, it is our policy that our contractors leave a copy of the invoice for work performed at the warranted property for any repair. Each contractor has their own contract on how long they guarantee their workmanship and parts, which may extend beyond the term of your contract with RWS. Call the contractor for further details or inquire about their guarantees at the time service is performed.

Overtime fees

If you choose to have a claim addressed outside of normal business hours, additional fees may apply as assessed by the contractor and will be the responsibility of the policy holder. Any claim, regardless of classification, may be handled after normal business hours based on the availability of RWS authorized contractors. RWS shall only be liable for the standard costs of repairing the failure; the Contract Holder would be responsible for any overtime charges imposed by the contractor.

Right of the Contract Holder

The contractor selected by RWS does not have to be the contractor to perform the repair. After diagnosis and before any repair actions have commenced, the Contract Holder may request cash in lieu of repair for that claim. RWS is not responsible for the work of contractors outside of our network under our "single deductible" contract (see next section). This contract covers only items as described and excludes all others. All repairs will be made/offered in a manner determined by RWS. RWS shall have the sole option of determining in what manner the structural failure will be corrected. Contract Holder has the option of taking a cash payment in lieu of repair on any claim, a decision that must be made after diagnosis and approval of the claim by RWS and before any repairs have commenced and/or costs incurred on their behalf.

Second Opinions

RWS reserves the right to a second opinion after the diagnosis of a covered issue by an approved RWS contractor, at the cost of RWS and at no further cost to the Contract Holder. In the case of a Contract Holder opting to utilize their own contractor, RWS reserves the right to a second opinion after diagnosis and estimates, at the cost of RWS less the deductible that applies to that claim.

Cancellation

RWS may cancel this contract without refund to the Contract Holder under any of the following circumstances: (1) In the event of fraud or misrepresentation by the Contract Holder or any related parties, (2) If the Contract Holder fails to pay any fee associated with this contract including, but not limited to; deductible and payments for the service contract itself, or (3) If the home is vacated or has been left vacant in the past.

Limits of Liability

1. On any claim, at any time prior to work commencing, either RWS or the policyholder may elect to pay/receive cash in lieu of repair, keeping in mind the cash payment will be for the reasonable cost of repairing the failed part at RWS's cost, and may be less than retail. The cash payment will reflect RWS negotiated cost for service and may be less than retail.

2. Wherever an Engineer's opinion is required for a repair (i.e. Manufactured Truss Systems) this policy will cover up to \$500 worth of Engineering Expenses.

3. RWS does not cover items where environmental issues arise such as lead, mold, or asbestos. RWS is not responsible for the presence of lead, mold, asbestos or any other environmental hazard nor the removal of the same.

4. RWS does not cover consequential or secondary damage caused by failures of covered items except where specified. RWS is not an insurer.

5. RWS does not pay for the costs of permits except where specified.

6. RWS, at its sole discretion, may provide a repair, replacement, or buy-out payment for the reasonable cost of repair for the covered failure, noting that the design, method, and manner in which any repair is made is at the sole discretion of RWS. The buy-out will reflect RW negotiated cost for services and may be less than retail

7. Repairs necessary as a result of any act of nature, misuse, abuse, lack of maintenance, improper installation, wind, rain, tornado, fire, hurricane, riots, civil commotion, or any other outside influence, natural or unnatural, including a previous contractor's work, are not covered under this contract.

8. RWS will make commercially reasonable efforts to fulfill its obligations under this contract. Certain causes and events out of RWS's control may result in RWS' inability to perform, in whole or in part. If this occurs, RWS's obligations shall be suspended to the extent necessary by such event and, in no way, shall RWS be liable to the Contract Holder or any party for its failure to fulfill its obligations or for damages caused. Events include, but are not limited to, acts of god, fire, war, flood, earthquake, hurricanes, tornadoes, other natural disasters, acts of terrorism, acts of any governmental agency, accidents, strikes, labor troubles, shortages in supply, changes in law, rules, or regulations of any governmental authority, and any other cause beyond RWS's reasonable control.

9. RWS is not the servicing contractor; all RWS network contractors are independent, third parties to RWS, though all are screened for mandatory qualifications, insurance, and references. As a risk management company, we cannot guarantee the work of our contractors, or take responsibility for liabilities they may incur through the course of work. Any statement made by a contractor, whether or not they are an RWS network contractor, is their personal opinion and not binding on RWS, including any statements regarding coverage or extent of coverage under the contract.

10. If a repair is not available without additional improvements to the property, the cost of those improvements (whether cosmetic or simply additional costs associated with bringing an older property up to code or repairing the covered failure) are the sole expense of the policyholder.

11. RWS is only responsible for standard repair costs of the covered failure, even if the best option for the Contract Holder is more extensive. Should the Contract Holder wish to authorize a more extensive repair, the Contract Holder may choose to receive a cash payment in lieu of repair. In such cases, the cash payment shall be made in accordance with RWS negotiated service and repair rates and may be less than retail.

12. Coverage may be voided if the correct square footage, including finished and non-finished spaces, was not reported to RWS and was not appropriately ordered.

13. This contract is a service contract and not a reimbursement contract. You must call for service at 1-800-544-8156.

14. Only pre-existing conditions that were not known to any party involved in the transaction are covered. As a part of the verification process, the Contract Holder will be required to provide RWS with a copy of any home inspection reports and seller's disclosure statements. No other pre-existing conditions are covered under this policy, unless specified.

15. Reimbursement rates for Contractors NOT in RWS's network: up to \$75 per hour for labor charges, up to 10% over distributor cost for material costs, shipping costs up to \$50, where applicable, and up to \$30 for trip charges.



Additional Terms and Conditions

All Claims and disputes arising from or related to this home warranty policy shall be governed, construed, and enforced in accordance with, and shall have sole jurisdiction and venue in, the state and federal courts of Hamilton County in the State of Indiana, with the policyholder expressing their consent to the same and expressly waiving personal jurisdiction for any alternate court or venue, regardless to conflict of law provisions. Contract holders may have other legal rights that vary from state to state and so are responsible for informing themselves to the laws of their jurisdictions and compliance therewith. Disputes must be made, in writing, within 30 days of the dispute arising and sent via certified USPS to: NXT Structural Warranty, Attn: Legal, PO Box 797, Carmel, IN 46082

The administrator name and name of the provider and servicer of this policy is: Residential Warranty Services, Inc. located at 698, Pro Med Lane, Carmel, IN 46032 ("RWS"). Toll-Free 1-800-544-8156.

The contract terms expressly listed herein constitute the entire agreement between RWS and the contract holder. Any claim, dispute, or controversy regarding this contract or the relationship among the parties, by or on behalf of a contract holder, will take place on an individual basis. Class actions, collective actions, and other similar representative proceedings of any kind or nature are not permitted. By entering into this contract, you agree that you may bring claims against RWS or its affiliates only in your individual capacity.

Any failure by RWS to assert a right or enforce a requirement under this contract shall not be deemed a waiver of that or any other right or requirement and shall not preclude RWS from asserting any right or enforcing any requirement at any time. If any provision of this contract is held to be illegal, invalid, or unenforceable, for any reason, that provision shall be limited or eliminated to the minimum extent necessary so that this contract shall otherwise remain in full force and effect and enforceable.

The policy is fully transferable so long as the property address remains the same. To transfer a policy, you must notify RWS at the above mailing address with the name of the new policyholder, their signed consent, and the date on which the property transfers to the new policyholder. Successive owners may benefit from the policy but, upon their consent of the transfer, are also consenting to their being bound by the policy's listed terms and conditions.

Please find on the cover sheet of this warranty the name(s) of the service contract seller and the service contract holder, as well as the price of this service contract. The total purchase price of this service contract can be found on your invoice. All pricing for RWS policies are clearly enumerated on our order forms. For a copy of your invoice, or copies of any of our printed materials, please call our offices at 1-800-544-8156. Any contract not paid in full is invalid.

This contract is transferable. A transfer fee of \$35 may apply.

