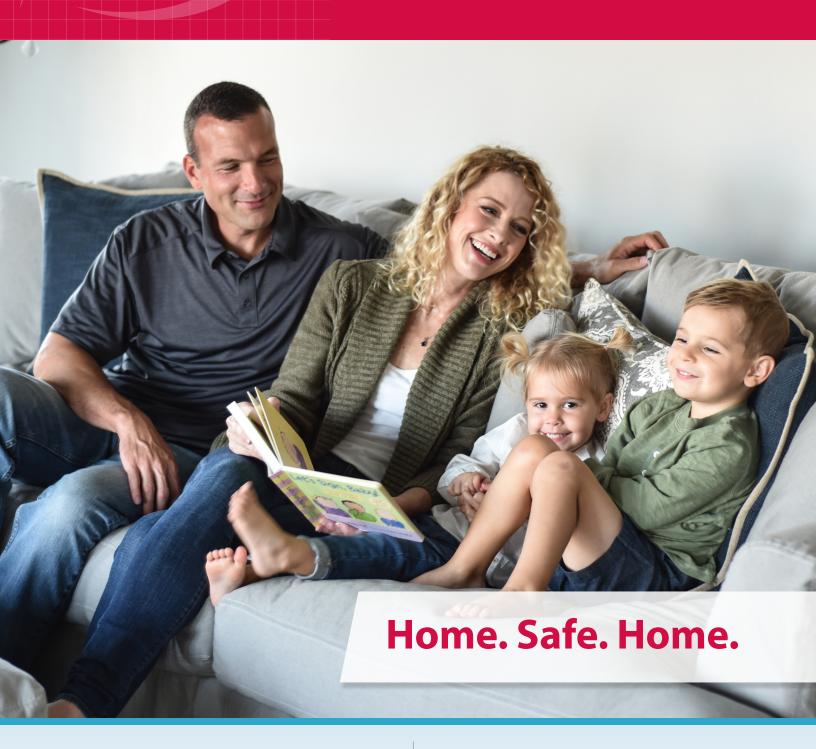
HomeTeam[®] INSPECTION SERVICE

HOME INSPECTION REPORT







WHAT IS A HOME INSPECTION?

The purpose of a home inspection is to visually examine the readily accessible systems and components of the home. The inspectors are not required to move personal property, materials or any other objects that may impede access or limit visibility. Items that are unsafe or not functioning, in the opinion of the inspector, will be described in accordance with the standards of practice by which inspectors abide.

WHAT DOES THIS REPORT MEAN TO YOU?

This inspection report is not intended as a guarantee, warranty or an insurance policy. Because your home is one of the largest investments you will ever make, use the information provided in this report and discuss the findings with your real estate agent and family to understand the current condition of the home.

OUR INSPECTIONS EXCEED THE HIGHEST INDUSTRY STANDARDS.

Because we use a team of inspectors, each an expert in his or her field, our inspections are performed with greater efficiency and more expertise and therefore exceed the highest industry standards. We are pleased to provide this detailed report as a service to you, our client.

WE BELIEVE IN YOUR DREAM OF HOME OWNERSHIP.

We want to help you get into your dream home. Therefore, we take great pride in assisting you with this decision making process. This is certainly a major achievement in your life. We are happy to be part of this important occasion and we appreciate the opportunity to help you realize your dream.

WE EXCEED YOUR EXPECTATIONS.

Buying your new home is a major decision. Much hinges on the current condition of the home you have chosen. That is why we have developed the HomeTeam Inspection Report. Backed by HomeTeam's experience with hundreds of thousands of home inspections over the years, the report in your hand has been uniquely designed to meet and exceed the expectations of today's homebuyers. We are proud to deliver this high-quality document for your peace of mind. If you have any questions while reviewing this report, please contact us immediately.

Thank you for allowing us the opportunity to serve you.



FAST















Dear John Doe,

The HomeTeam Inspection Service made a visual inspection of 123 Anywhere St., City, ST 12345. Enclosed please find a written, narrative report of our findings in accordance with the terms of our Inspection Agreement.

If I can be of any assistance, please feel free to call me at (555) 555-5555. Thank you for choosing HomeTeam.

Sincerely,

Dawn Murray HomeTeam Inspection Service Home Inspector

Address of Inspection: 123 Anywhere St.

SUMMARY

The following is a summary of our findings. Be sure to read the full body of the inspection report; it contains much more detail about the property. Any additional evaluations we've recommended must be performed prior to the conclusion of the inspection contingency period.

Kitchen

1. Portions of the kitchens cabinets were not completely secure to the wall. The cabinets should be secured to prevent them from falling.

Safety Concerns

- 1. The shower controls in XXXXXX both guest bathrooms master bath guest bath had the hot/cold reversed, which is a possible scald issue and should be corrected.
- 2. The screws securing the bottom trim board on the right side privacy fence are sharp and longer than what is needed. Resulting in a safety hazard. They should be replaced with shorter screws.

Exterior

1. Damaged siding was observed on the right side of the structure. Consult with a qualified contractor for replacement.

Interior, Windows, Doors

1. The rear sliding door threshold extends over the edge and is not supported properly. Recommend a qualified contractor to repair as needed.

Plumbing

 Leaks were observed at the toilet shut off in the Jack and Jill bathroom when in use. The tub and sink in the hall bathroom drain slowly. A licensed plumbing company should be called to evaluate the system and make any repairs.

NOTE: This summary is presented to assist in the presentation of information and should never be solely relied upon. The report should be read and understood in its entirety, and the inclusion or omission of certain items in the summary does not indicate any relative importance or special significance. It is important for clients to work closely with their real estate professional in developing any repair requests. Please contact HomeTeam for clarification of any items in this report.

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PRFFACE

A home inspection is intended to assist in evaluation of the overall condition of the dwelling. The inspection is based on observation of the visible and apparent condition of the structure and its components on the date of the inspection. We will not render an opinion as to the condition of any systems or components of the structure that are concealed by walls, floors, drywall, paneling, suspended ceiling tiles, insulation, carpeting, furniture or any other items on the property at the time of the inspection.

The results of this home inspection are not intended to make any representation regarding the presence or absence of latent or concealed defects that are not reasonably ascertainable in a competently performed home inspection. No warranty or guaranty is expressed or implied.

You may be advised to seek a specialist's opinion as to any defects or concerns mentioned in the report. At that time, additional defects may be revealed that may not have been identified in the initial home inspection. This is part of the normal due diligence process.

If the age, condition or operation of any system, structure or component of the property is of a concern to you, we recommend that a specialist in the respective field be consulted for a more technically exhaustive evaluation.

This inspection report includes a description of any material defects* noted during the inspection, along with any recommendation that certain experts be retained to determine the extent of the named defects and other related defects and any corrective action that should be taken. Any material defect that poses an unreasonable risk to people on the property will be conspicuously defined as such. Any recommendations made to consult with other specialists for further evaluation as a result of our findings should be complete prior to the conclusion of the inspection contingency period. This may require an extension of the period. The Client warrants they will read the entire inspection report when received and shall promptly contact HomeTeam regarding any questions or concerns the Client may have regarding the inspection or the inspection report.

* Material Defect: A problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property, or one that involves an unreasonable risk to the people on the property. The fact that a structural element, system or subsystem is near, at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a defect.

The majority of home inspections are performed on pre-existing structures. Building techniques have changed dramatically over the years, and a home inspection is not designed to identify methods that were previously acceptable that may have been superseded by superior methods. We will not determine the cause of any condition or deficiency, or determine future conditions that may occur, including the failure of systems and components or consequential damage.

It is not uncommon to observe cracks or for cracks to occur in concrete slabs or exterior and interior walls. Cracks may be caused by curing of building materials, temperature variations and soil movement such as: settlement, uneven moisture content in the soil, shock waves, vibrations, etc. While cracks may not necessarily affect the structural integrity of a building, cracks should be monitored so that appropriate maintenance can be performed if movement continues at an abnormal rate. Proper foundation maintenance is key to the prevention of initial cracks or cracks enlarging. This includes, but is not limited to proper watering, foundation drainage and removal of vegetation growth near the foundation.

This report is intended for the sole, confidential, and exclusive use and benefit of the Client(s) under a written HomeTeam Inspection Agreement. This report is not intended for the benefit of, and may not be relied upon by, any other party. The disclosure or distribution of this report to the current owner(s) of the property inspected or to any real estate agent will not make those persons intended beneficiaries of this report. The HomeTeam Inspection Service has no liability to any party (other than the HomeTeam client named above, for whom this report was expressly prepared) for any loss, damage or expense (including, without limitation, attorney fees) arising from any claim relating to this report.

A home inspection bears conditions relevant to a specific time stamp and as conditions in a home can change from the time of the inspection to the time of closing, HomeTeam strongly recommends the client perform a thorough walk-through shortly prior to closing, turning on all faucets, flushing toilets, testing garbage disposals, turning on the furnace and air conditioner, and looking for any leakage, signs of water intrusion, stains, or other changes that may have occurred since the time of the inspection.

Any defects noted in the body of the report should be addressed by a professional in that field within the due diligence period. Additional assessments may uncover more extensive damage or needed repairs that a professional would have more significant knowledge of. .

All pictures that may be included are to be considered as examples of the visible deficiencies that may be present. If any item has a picture, it is not to be construed as more or less significant than items with no picture included.

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INTRODUCTION

Throughout this report, the terms "right" and "left" are used to describe areas of the structure as viewed from the street. A system or component has a material defect if it is either unsafe or not functioning and cannot be replaced or rendered safe or functional for less than \$1,000. The cosmetic condition of the paint, wall covering, carpeting, window coverings, to include drywall damage, etc., is not addressed. All conditions are reported as they existed at the time of the inspection. Routine maintenance and safety items are not within the scope of this inspection unless they otherwise constitute material, visually observable defects. Although some maintenance and/or safety items may be disclosed, this report does not include all maintenance or safety items and should not be relied upon for such items. When material defects are observed or minor repairs need to be made, we recommend you consult a qualified licensed professional. Cost estimates are advised prior to closing. All contractors should work for you, as their evaluation/observation may make you aware of findings not listed in this report.

A home inspection is not a home warranty, and HomeTeam strongly recommends purchasing a home warranty from a reputable company to cover items that will fail in the course of time.

LOT AND GRADE

The structure was situated on a level to sloped lot. The general grade around the structure appeared to be adequate to direct rain water away from the foundation, assuming normal drainage and downspout, gutter, and other systems are functioning properly.

The approximate temperature at the time of the inspection was 70-75 degrees Fahrenheit, and the weather was cloudy. The utilities were on at the time of the inspection. The age of the structure appeared to be newly built.

STRUCTURE AND CLADDING

The inspected property consisted of a ranch wood-framed structure with cement board that was vacant at the time of the inspection.

Photo 1



Photo 2



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St.

Photo 3





Photo 4

Photo 6





Damaged siding was observed on the right side of the structure. Consult with a qualified contractor for replacement.

Photo 7



Photo 8



The screws securing the bottom trim board on the right side privacy fence are sharp and longer than what is needed. Resulting in a safety hazard. They should be replaced with shorter screws.

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Photo 9



Photo 10



GAS METER

The gas meter and main shutoff were located in the left side yard. There was no noticeable odor of gas detected at the time of the inspection.

NOTE: HomeTeam recommends that all stuctures with natural gas supply lines be protected with CO monitors located in areas which will most improve the safety of the structure's occupants.

Photo 11



Photo 12



ROOF

The roof was a gable design covered with asphalt/fiberglass shingles. Observation of the roof surfaces and flashing was performed by walking on the roof. There was one layer of shingles.

The roof shingles exhibited no curling and no surface wear. Several areas were tested for lifted edges, and lifted edges were not observed. Nail pops were not observed. Evidence of a hail event was not observed.

Previous repairs were not observed.

These conditions indicate the roof shingles were in the first half of their useful life.

NOTE: Sometimes our opinion of a roof may differ from that of an insurance provider/adjuster or roofer. Some insurance providers/adjusters or roofers are more particular than others. We are there to state the overall condition of the roof; the roof is not considered to be defective unless there are visible leaks and/or material damage or wear that

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indicates failure is imminent. If we note any moderate to serious curling or surface wear, lifted edges, or evidence of a hail event, we recommend getting a second opinion or approval from your insurance provider regarding the roof. We do not make installation judgments regarding roof covering, appropriate pitch, etc.

Photo 13



Photo 15



Photo 17



Photo 14



Photo 16



DRIVEWAY

A concrete driveway is present in the front of the structure. Cracks and spalling were not observed on the driveway.

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Surface defects in driveways develop and progress with age and are considered normal as long as they do not create a safety hazard. Sealing defects may help slow the rate of deterioration.

GARAGE

The attached garage was designed for two cars with access provided by one overhead-style door. A functional electric garage door opener was present. The garage floor was in serviceable condition.

Photo 18



Garage





Garage

The garage floor had minor spider cracks observed. These cracks did not appear to be a a structural issue. These cracks should be sealed and monitored.

Photo 20



Photo 21



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Photo 22



Photo 23



The garage door is dented from what appears to be impact. The door was operating correctly at the time of the inspection. Care should be exercised to ensure that the door is not subjected to further impact, as the door may crack or fail.

Photo 24

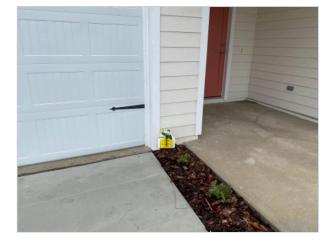


Photo 25



ATTIC STRUCTURE

The attic was accessed via a scuttle in the garage and was entered.

The attic above the living space was insulated with fiberglass loose-fill insulation, approximately ten-inches in depth.

Ventilation throughout the attic was provided by soffit and ridge vents. The attic ventilation appeared to be adequate.

The roof structure consisted of two-inch by four-inch wood trusses spaced 24 inches on center and OSB (waferboard) sheathing.

There was no moisture visible in the attic space.

As with all aspects of the home inspection, attic and roof inspections are limited in scope to the visible and readily accessible areas. Due to configuration, parts of the attic were not accessible. Many areas of the roof are not visible from the attic especially near the base, where the largest volume of water drains. The presence or active status of roof leaks cannot be determined unless the conditions which allow leaks to occur are present at the time of the inspection, ie, heavy rain combined with high winds. Please be aware that rain alone is not always a condition that causes a leak to

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reveal itself. The conditions that cause leaks to occur can often involve wind direction, the length of time it rains, etc.

Photo 26



Photo 27



ELECTRIC SERVICE

The underground electric service wire entered the structure on the left wall. The electric meter was located on the exterior wall.

MAIN PANEL

The service wire appeared to be 120/240 volt and 150 amp and entered a Siemens service panel, located on the left garage wall. The main service disconnect was 150-amp rated and was located in the main panel. The branch circuits within the panel were copper. These branch circuits and the circuit breaker to which they were attached appeared to be appropriately matched. The internal components of the service panel, i.e. main lugs, bus bars, etc were in good condition.

The electrical service appeared to be adequate. As a reminder, alarms, electronic keypads, remote control devices, landscape lighting, telephone and television wiring are beyond the scope of this inspection.

Photo 28



Photo 29



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Photo 30



Photo 31



Photo 32

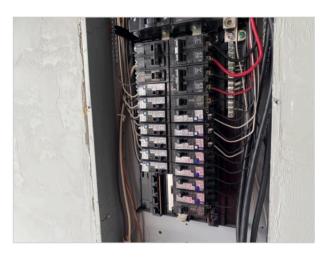


Photo 33



The visible house wiring consisted primarily of the Romex type and appeared to be in good condition. An electric service grounding system was installed. Service grounding requirements have changed many times over the years. The grounding system for a 30-year-old electric service is different from that of a 10-year-old service. The inspection does not attempt to verify that the grounding system or any other part of the electric service complies with current codes.

SWITCHES AND RECEPTACLES

A representative number of installed lighting fixtures, switches, and receptacles located throughout the structure were tested. The grounding and polarity of receptacles within six feet of plumbing fixtures, and those attached to ground fault circuit interrupters (GFCI), if present, were also tested, although we do not check all light switches or outlets to determine which specific outlets or light fixtures each is connected to.

The installation of GFCI protected circuits and/or outlets located within six feet of water, near kitchen countertops, in unfinished basement areas, garage and the exterior of the structure is a commonly accepted practice and required by many municipalities. All GFCI receptacles and GFCI and AFCI circuit breakers should be tested monthly.

Please note that electrical codes have changed through the years. Although the structure does not need to meet current code for a real estate transaction, any work an electrician does must meet the current code requirements. Often, electricians will recommend changes that, in the context of a real estate transaction, are considered upgrades rather than necessary requirements. Keep these items in mind if negotiating repairs.

FOUNDATION

The foundation was constructed of a slab on grade. A single inspection cannot determine whether movement of a foundation has ceased. Any cracks should be monitored regularly.

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Photo 34





Photo 36



Photo 35

Photo 37



The full slab was not visible at the time of the inspection because of carpet or other floor coverings. There were no indications of moisture present. There were no material defects observed on the visible portions of the slab. Please note that the condition of any utilities within or under a slab-on-grade, such as plumbing or ductwork, are not within the scope of the inspection. Due to the nature and expense of these items, HomeTeam recommends having drain lines scoped by a plumber. This is particularly important in older structures since drain line problems are hidden from view.

PLUMBING

The visible water supply lines throughout the structure were PEX pipe. Water shutoff valves are not tested as part of the home inspection since water shutoff valves that have not been operated for an extended period of time often leak after being operated, and we would not be able to repair a leaking valve during the home inspection.

The visible waste lines consisted of PVC pipe. The functional drainage of the drain waste lines appeared to be adequate at the time of the inspection. The functionality of washing machine drains or under-floor drain lines is outside the scope of the inspection. These lines are considered underground utilities and are specifically excluded. The lines are not visible or accessible, and their condition cannot be verified during a visible home inspection. Simply running water into floor drains will not verify the condition of the waste line infrastructure under the structure. Consult with a qualified plumber for a camera inspection of the sewer laterals if there is any concern as to the condition of the waste lines under the structure.

All plumbing fixtures not permanently attached to a household appliance were operated and inspected for visible leaks. Water flow throughout the structure was average. Water pressure appeared to be adequate.

Please note that water pressure and drainage often change and fluctuate over time, and the buyer should monitor

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pressures after occupancy. Higher water pressures may cause advanced deterioration of supply systems and components, premature failure of faucets and connections, and leaks. If concerned about excessive water pressure, consult with a professional plumber regarding options, such as installation or adjustment of a regulator at the main water shutoff location.

This report is not intended to be an exhaustive list of minor plumbing issues. Concealed, latent or intermittent plumbing issues may not be apparent during the testing period.

Determining whether supply and drainage systems are public or private (city, well, septic, etc) is not part of a home inspection. Consult with the seller's disclosure and other sources to help determine that information.

BATHROOMS AND MISC PLUMBING

Bathrooms were inspected using various techniques to help identify any areas of leakage or damage. Please note that bathtubs and showers are tested without the weight of a person in the enclosure. We attempt to identify areas of potential leakage, but some problem areas may not be visible without the weight of a person in the enclosure, ie, a person taking a shower or bath. Any latent deficiencies noted under these conditions once the structure is occupied should be sealed to prevent water intrusion and damage.

Photo 38



Kitchen





Master left

Photo 39



Guest bathroom

Photo 41



Master right

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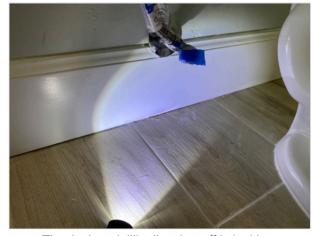
Photo 42



Jack and Jill bathroom

Leaks were observed at the toilet shut off in the Jack and Jill bathroom when in use. The tub and sink in the hall bathroom drain slowly. A licensed plumbing company should be called to evaluate the system and make any repairs.

Photo 43



The Jack and Jill toilet shut off is leaking.

Photo 44



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Photo 45



Hall bath sink drains slowly.

Photo 46



Hall bathroom drains slowly.

The shower controls in both guest bathrooms had the hot/cold reversed, which is a possible scald issue and should be corrected.

Photo 47



Photo 49



Photo 48



Photo 50



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WATER METER/WELL

The water meter was located in the front left yard. The main water shutoff valve for the structure was located adjacent to the water service entry point on the left side of the house. Water shutoff valves are visually inspected only. No attempt is made to operate the main or any other water supply shutoff valves during the inspection. These valves are infrequently used and could leak after being operated. The only exception to this policy is made when the main water supply valve is off upon arrival at the inspection. Since it is the buyers right to have all utilities operable for the home inspection, we will attempt to turn the main water valve on for the inspection. The HomeTeam is not responsible for leaks caused by operating the valve.

Photo 51



Photo 52



Water shut off

WATER HEATER

A tankless natural gas water heater was located in the left exterior. The water heater was manufactured by Rheem, model number RTG-70XLN-1 and serial number W262339127. Information on the water heater indicated that it was manufactured 2023 years ago. Hot water temperature was approximately 100 degrees F.

A temperature and pressure relief valve (T & P) was present. An overflow leg was present. It did terminate properly. Your safety depends on the presence of a T & P valve and proper termination of the overflow leg. The water heater was functional.

NOTE: Codes change for proper water heater installation. As a reminder, we do not inspect for current code compliance but for safety. When a water heater is replaced by a licensed technician it is necessary for him to bring the setup up to the then-current code. This may include altering the configuration of the water heater, including flue configuration.

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Photo 53



Left side





Master closet

GENERAL INTERIOR

The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are not addressed.

The only way to tell the presence and relative concentration of mold is to perform a valid mold test. The presence of certain molds and mold spores in buildings can result in mild to severe health effects in people and can deteriorate the structure of the building resulting in structural damage. HomeTeam recommends that all structures be tested for mold to determine the type of mold present in the building. Clients are urged to obtain further information concerning mold and air quality from the following and other sources:

www.doh.wa.gov/ehp/ts/IAQ/Got-mold.html and www.iaqcouncil.org

SMOKE ALARMS AND CO DETECTORS

Smoke alarms were present in the house.

Carbon monoxide detectors were present in the house.

Property maintenance codes vary from area to area. Some municipalities require smoke alarms in every bedroom, while others only require them on each floor. Similar varied requirements exist with regard to carbon monoxide detectors. Check with the local code enforcement officer for the requirements in your area. For safety reasons, the alarms should be tested upon occupancy. The batteries (if any) should be replaced with new ones when you move into the house and

Photo 54



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tested on a monthly basis thereafter.

Photo 56



Living

WINDOWS AND DOORS

A representative number of accessible windows and doors were operated and found to be functional. The primary windows were vinyl-clad, single hung style, with double pane glass. All exterior doors were operated and found to be functional. The exterior door locks should be changed or rekeyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted.

Exterior windows require routine caulking and maintenance to prevent water intrusion.

NOTE: The condition, presence, or absence of screens, storm windows and doors is outside the scope of the inspection. Storm windows improve energy efficiency, assist in preventing water intrusion, and slow the deterioration of some window frames.

The rear sliding door threshold extends over the edge and is not supported properly. Recommend a qualified contractor to repair as needed.

Photo 57



Photo 58



The interior wall and ceiling surfaces were predominantly finished with drywall. The interior wall and ceiling structure consisted of wood framing. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted.

An exposed nail was observed at the guest bedroom/ jack & jill bathroom door frame that should be removed

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and has been marked with blue tape to help the builder and contractors identify said issues.

Photo 59



Photo 60



The pocket door for the laundry room is difficult to open and should be adjusted.

Photo 61



The home was in the final stages of construction. There were blemishes and nicks observed in areas of the home, which is normal. Many areas were marked with blue tape, to help the builder and contractors identify said issues.

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Photo 62







Photo 66



Photo 63



Photo 65



Photo 67



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Photo 68



Photo 69



KITCHEN

The visible portions of the kitchen cabinets and counter tops were in good condition. The appliances were operated to check basic operational function only. No consideration is given regarding the age or components that may be worn or otherwise affected by wear and tear or use. The kitchen contained the following appliances:



Photo 70

Portions of the kitchens cabinets were not completely secure to the wall. The cabinets should be secured to prevent them from falling.

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Photo 71



Photo 72



Photo 73



Photo 74



The electric oven and range combo was inspected and did appear to be functional. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection.

Photo 75



Photo 76



The range hood was inspected and did appear to be functional. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

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Photo 77



The dishwasher was tested and did appear to be functional.

Photo 78



Frigidaire

The disposal was inspected and did appear to be functional. The efficiency rating and chopping / grinding ability of the unit is not within the scope of the inspection.

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Photo 79



HEATING, VENTILATION & AIR CONDITIONING

The heating, ventilating and air conditioning systems were inspected by HomeTeam Inspection Service. Annual maintenance of the heating and cooling equipment is essential for safe and efficient performance, which will maximize the system's useful life. The results of our visual and operational inspection of the heating and air conditioning system are described below. Periodic preventive maintenance is recommended to keep this unit in good working condition.

HEATING

The structure was heated by an AirTemp natural gas air handler, Model Number C74BHMX42C-C and Serial Number C7G2304038270, which is less than one year old. The unit was located in the garage of the structure. The automatic safety controls on the unit were tested and found to be functional at the time of the inspection.

NOTE (for furnaces): Without removing the burners to gain complete access, and with the limited viewing area of the heat exchanger, a thorough inspection is not possible.

The HVAC condensate line was raised above the floor drain or drain inlet. The condensate line was trapped. The HVAC condensate line must be trapped and not in contact with wet drain inlets to prevent the possible migration of bacteria and mold into the air-handling system. The heating system was found to be functional.

Photo 80



Photo 81



COOLING

The electric outdoor air conditioner condensing unit was an Airtemp, Model Number VSA3BE4M1SN42K and Serial

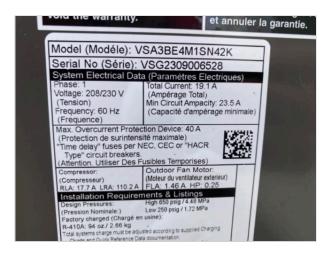
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Number VSG2309006528. The unit is located on the left side of the structure. This unit is approximately less than one years old. Periodic preventive maintenance is recommended to keep this unit in good working condition. The cooling system was functional.

Photo 82



Photo 83



THERMOSTAT

The control for the heating and air conditioning system was a 24 volt digital programmable thermostat located on the hallway wall of the home. The thermostat was manufactured by Honeywell and was found to be in working order.



Photo 84

Hallway

FILTER

The disposable/washable filter should be replaced/cleaned on a regular basis to maintain the efficiency of the system. The efficiency rating is not within the scope of this inspection. A 20x20x4 filter(s) was installed at the air handler.

DUCTWORK

There will be normal temperature variations from room to room and level to level, most noticeable between levels. Airflow throughout the house may be balanced by adjusting any dampers in the supply ducts, or by adjusting the supply registers. Inspection of air and duct supply system for adequacy, efficiency, capacity or uniformity of the conditioned air to the various parts of the structure is beyond the scope of the home inspection.

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REASONABLE EXPECTATIONS REGARDING A PROFESSIONAL HOME INSPECTION:

There may come a time when you discover something wrong with the house, and you may be upset or disappointed with your home inspection. There are some things we'd like you to keep in mind.

Intermittent or concealed problems: Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when people are in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when specific conditions exist. Some problems will only be discovered when carpets are lifted, furniture is moved or finishes are removed.

No clues: These problems may have existed at the time of the inspection, but there were no clues as to their existence. Our inspections are based on the past performance of the house. If there are no clues of a past problem, it is unfair to assume we should foresee a future problem.

We always miss some minor things: Some say we are inconsistent because our reports identify some minor problems but not others. The minor problems that are identified were discovered while looking for more significant problems. We note them simply as a courtesy. The intent of the inspection is not to find the \$200 problems; it is to find the \$1000 problems. These are the things that affect people's decisions to purchase.

Contractor's advice: A common source of dissatisfaction with home inspectors comes from comments made by contractors. Contractors' opinions often differ from ours. Don't be surprised when three roofers all say the roof needs replacement, when we said that the roof would last a few more years with some minor repairs.

"Last man in" theory: While our advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the "last man in" theory. The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, regardless of whether or not the roof leak is his fault. Consequently, he won't want to do a minor repair with high liability, when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.

Most recent advice is best: There is more to the "last man in" theory. It suggests that it is human nature for homeowners to believe the last bit of expert advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "first man in" and consequently it is our advice that is often disbelieved.

Why didn't we see it?: Contractors may say, "I can't believe you had this house inspected, and they didn't find this problem." There are several reasons for these apparent oversights:

- Conditions during inspection: It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember that it was snowing, there was storage everywhere or that the furnace could not be turned on because the air conditioning was operating, etc. It's impossible for contractors to know what the circumstances were when the inspection was performed.
- This wisdom of hindsight: When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there is 2" of water on the floor. Predicting the problem is a different story.
- A long look; If we spent half an hour under the kitchen sink or 45 minutes disassembling the furnace, we'd find more problems, too. Unfortunately, the inspection would take several days and would cost considerably more.
- We're generalists: We are generalists; we are not specialists. The heating contractor may indeed have more heating
 expertise than we do. This is because we are expected to have heating expertise and plumbing expertise, structural
 expertise, electrical expertise, etc.
- An invasive look: Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. A home inspection is a visual examination. We don't perform invasive or destructive tests.

Not insurance: In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. The premium that an insurance company would have to charge for a policy with no deductible, no limit and an indefinite policy period would be considerably more than the fee we charge. It would also not include the value added by the inspection.

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