



YOUR INSPECTION REPORT



**3157 Horstman Rd
Berger, MO 63014**

Todd Phillips

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License #:

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Schedule: 636-456-0001

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**Inspected Date: 9/23/2025
Report ID: 1109974**



Jason Ratliff



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Important Introductory Information

Thank you for choosing 7 Oaks Home Inspection for your property inspection! We value your business and we are happy to be available for any follow-up questions. Please contact us at 636-456-0001 for any assistance.

Purpose

This property inspection was performed at the request of the above-named client (YOU) in accordance with the terms and conditions set forth in the Inspection Agreement. BY ACCEPTANCE & REVIEW OF OUR INSPECTION REPORT, YOU ARE CONFIRMING YOUR AGREEMENT TO THE TERMS OF OUR INSPECTION AGREEMENT. A copy of this agreement was made available immediately after scheduling your inspection and prior to the beginning of your inspection. In addition, a copy is included on our website with this final inspection report. The Agreement may have been signed by either the named client or the Realtor® acting as the agent for the named client. You should carefully review the full terms of the inspection agreement prior to proceeding to rely on this inspection report. Please pay careful attention to the scope and limitations of the home inspection as well as the limitation on liability and the complaint management process.

Scope & Standards of Practice

As described in the INSPECTION AGREEMENT, this inspection is a non-invasive visual examination of specific readily accessible systems and components as outlined in specific state Standards of Practice for home inspectors in the state where this property is located. Where no state licensure exists, the Standards of Practice of the American Society of Home Inspectors (ASHI) are followed. This inspection report is subject to the Definitions, Scope, Limitations, Exceptions, and Exclusions as outlined in the relevant Standards of Practice. A copy of the Standards of Practice may be obtained from your inspector or from the web site identified in the Inspection Agreement.

In general, home inspections include a visual examination of readily accessible systems and components to help identify material defects as they exist at the time of the inspection. Home inspections are always the professional opinion of the home inspector and opinions may vary amongst professionals. This is not a technically exhaustive inspection and will not necessarily list all minor home maintenance or repair items. Latent, inaccessible, or concealed conditions are excluded from this inspection. Inspectors do not move furniture, appliances, personal items, or other materials that may limit the inspection. We do not report on cosmetic or aesthetic issues. Unless otherwise stated, this is not a code inspection. We did not test for environmental hazards or the presence of any potentially harmful substance. Please refer to your inspection agreement and order confirmation to determine if the scope of the inspection you ordered has been adjusted to meet your specific needs.

Use of Reports

This report is solely for the information and benefit of the above-named CLIENT(S). We do not intend for anyone but the person(s) listed on the first page of this report to benefit, directly or indirectly, from this agreement and inspection report. Our contractual relationship is only to the named client(s) purchasing our report/service. If this inspection report has been presented to you by the seller of the home, or by any 3rd party, you should contact the 7 Oaks Home Inspection office to schedule a reinspection of conditions so that you may rely on the findings of that subsequent report.

Key Findings Definitions

The following definitions are important when reviewing the full inspection report.

Action Item: The item is not functioning as intended, is a safety issue and/or needs repair or further evaluation. These are the most important findings in the professional opinion of the home inspector.

Consideration Item: The item is ALSO deficient, and repair/replacement should be considered. Consideration Items may include helpful tips, recommended upgrades, and more minor recommended repairs. This also includes conditions that have not significantly affected usability or function today - but should be monitored and the cost for repairs considered prior to purchasing the property.

Both "ACTION" and "CONSIDERATION" items are part of the "KEY FINDINGS" of the Home Inspector. The KEY FINDINGS" should be used to help prioritize issues found by the inspector. Your Inspection Report includes the KEY FINDINGS as well as additional valuable information in the PROPERTY INFORMATION section of the report. Be sure to review the ENTIRETY of your report, including the reports of ancillary services, prior to making important financial decisions about the subject property. Please note that the findings of the inspector represent the visible conditions observed on the day of the inspection and that more extensive conditions may be uncovered by specialists who provide repair estimates.



**3157 Horstman Rd
Berger, MO 63014**

Todd Phillips



ID: 1109974



9/23/2025



9:00 AM

TEMPERATURE

Between 70-80

**FOR PURPOSES OF THIS
REPORT PROPERTY FACES**

East

OCCUPIED OR VACANT

Furnished But Not Lived In

Client Present

Client Representative

AGE OF HOME

29 Years

WEATHER

Cloudy/Recent rain

Action Items

1 - Structural Systems

1.5 - Basement



1. There is light possible mold on the floor joist in the front right room of the basement. Recommend a mold professional evaluate and mitigate if necessary.

2 - Exterior

2.1 - Wall Coverings



1. Weep holes are not visible in the brick veneer walls. Weep holes should be placed during construction at the bottoms of exterior courses of brick and other locations where it is important to provide drainage of water that happens to penetrate the wall. Unfortunately, lack of such drainage provisions is a common construction practice in this area. Monitor the interior walls for signs of water penetration and, should water ever penetrate to the interior, contact a mason to install the necessary holes. This is, however, a less desirable option than installation at initial construction.



2. The back side of the home by the screened porch there is a hole on the wood siding. Recommend a contractor replace the damaged siding.

2.5 - Deck & Balconies



1. The deck is attached to the house bump out, not proper recommend a qualified contractor further evaluate. May need a beam installed under the deck along the bump out with support post to help take some of the weight off the bump out.



2. The 2nd from right deck post is split. Recommend a qualified contractor evaluate and replace if necessary.

3 - Roof Systems

3.1 - Roof Coverings



1. The shingles have heavy granular loss/ possible hail damage. The shingles are at the end of their serviceable life. Recommend a reputable roofer evaluate and replace the shingles.

4 - Plumbing Systems

4.4 - Water Supply & Distribution System



1. When the well is running there is a ticking noise at the pressure tank. Recommend a licensed plumber evaluate and repair/replace as necessary.

5 - Electrical Systems

5.3 - GFCI / AFCI Devices



1. GFCI outlets are needed at the following locations. Recommend a professional install
 1. The screened porch outlets
 2. Kitchen island outlet
 3. Basement bathroom outlet
 4. Outlet by basement utility sink
 5. Unfinished basement outlets
 6. Garage outlets



2. The following GFCI outlets were not tripping. Recommend a professional replace.
 1. The GFCI outlet on the deck post
 2. Kitchen GFCI by the sliding door

5.4 - Receptacles & Switches

Action Items



1. The basement bedroom outlet by the door is reverse polarity. Recommend a professional correct.

6 - Heating and Cooling Systems

6.4 - Air Conditioning System



1. The AC unit was not producing good cooling differential numbers. Recommend a HVAC tech evaluate and repair/replace as necessary.

9 - Interior

9.3 - Fireplace



1. The living room fireplace the damper block is missing that keeps the damper cracked open since it is gas operated. Recommend installing the damper block.



2. The basement wood burner and it's flue have a creosote build up. Recommend a fireplace professional clean.

10 - Kitchen

10.2 - Sink



1. The kitchen sink has two P traps and a non typical configuration. The drain goes uphill to the tee, not proper installation. Recommend a licensed plumber evaluate and repair/replace as necessary

10.3 - Range / Oven / Cooktop



1. The cooktop back right burner was not working. Recommend a appliance professional evaluate and repair/replace as necessary.

11 - Bathrooms

11.4 - Bathroom Interior & Ventilation



1. The basement bathroom exhaust fan does not vent to the exterior of the home. Recommend a professional route to the exterior of the home.

Consideration Items

1 - Structural Systems

1.1 - Foundation

-  1. The conditions behind any finished basement walls, ceiling, insulation and storage were not visible for inspection. If you ever open-up these areas you might find items that are not noted in this report. The extent of those items can not be predicted.
-  2. Where the water line enters the foundation there is evidence of moisture wicking. Recommend a professional seal to keep moisture out.

2 - Exterior

2.5 - Deck & Balconies

-  1. The beam under the screened porch has a non typical metal beam pocket attached to the framing. Recommend a qualified contractor further evaluate and follow their recommendations if repairs are needed.

2.6 - Porch & Steps

-  1. There is a stain on the screened porch ceiling by the window to the kitchen. Tested damp at time of inspection with a moisture meter. Recommend a contractor further evaluate, roof could possibly be leaking.

3 - Roof Systems

3.4 - Chimney & Vents

-  1. The back chimney for the wood burner is missing a spark arrestor. Recommend installing a spark arrestor/screen.

4 - Plumbing Systems

4.3 - Fuel Piping

-  1. Our inspection was a visual inspection of the readily accessible areas of the gas lines at the furnace/boiler and water heater areas. All gas lines were not inspected and none of the gas lines were tested for leaks. We recommend you have a qualified HVAC company or the gas company perform their safety inspection at this time on the gas lines and gas items such as water heaters, furnaces/boilers, gas stoves, gas fireplaces, gas yard lights and grills. Our home inspection did not include inspection of any furnace heat exchanger, internal furnace/boiler components, compliance with gas company requirements for furnace venting, leak detection at gas lines and many other important safety items that a Gas Safety Check includes. A Gas Safety Check exceeds the standards of our limited inspection and is more comprehensive in terms of safety and code enforcement. BPG will not be responsible for items that are or could have been discovered during a Gas Safety Check.

4.4 - Water Supply & Distribution System

-  1. The on site private water well on this property was not evaluated. Have the water quality tested by others. A well service company can provide additional information about the pump's condition, which is recommended.

5 - Electrical Systems

5.7 - Wiring

-  1. Under the kitchen sink there is a loose wire for a garbage disposal it is only taped. Recommend installing wire nuts and installing the wire in a junction box.

7 - Attic

7.1 - Attic Access



Consideration Items

1. The garage attic access trim is not fire rated. Recommend replacing with a 2x4 trim to maintain proper fire separation.

8 - Garage

8.1 - Garage Doors



1. Noted damaged or missing weather stripping at the exterior overhead garage door(s). Recommend repairs.

12 - Laundry

12.2 - Dryer



1. The dryer vent the screen cover is not attached, reattach to the wood.

13 - Client Advice

13.7 - Mold



1. **Please be advised that a mold inspection is beyond the scope of this standard building inspection as defined by the American Society of Home Inspectors. This inspection did not include an inspection for mold.**

1 - Structural Systems

Our inspection of the structural systems included a visual examination of the exposed, readily accessible portions of the structure. These items were examined for visible defects, excessive wear, and general condition. Many structural components are inaccessible because they are buried below grade or are behind finished surfaces. Where there are no symptoms, conditions requiring further review or repair may go undetected and identification is not possible without destructive testing or specialized testing. We make no representations as to concealed conditions or stability of soils, concrete footings and foundations, except as exhibited by their performance today. We cannot predict when or if foundations might leak in the future.

1 - Structural Systems Details

Exterior Wall Structure Framed Walls	Foundation Type Full Basement, Poured in Place Concrete	Posts Metal
Beams Steel	Floor Structure Wood Joists, With Plywood Sub-flooring	Basement / Lower Level Mostly Finished
Roof and Ceiling Structure Wood Rafters & Trusses, With Plywood Sheathing	Insulation (Basement/Crawlspace) Basement - Insulated Band Boards / Rim Joists	

Inspected Items

1.1 - Foundation

- Forecasting future performance is impossible because heavy rainfall, drought and other unpredictable soil conditions can produce foundation movement.
-  **The conditions behind any finished basement walls, ceiling, insulation and storage were not visible for inspection. If you ever open-up these areas you might find items that are not noted in this report. The extent of those items can not be predicted.**
- Vertical foundation shrinkage cracks are common in concrete construction but are not usually considered structurally significant. However, the portion below grade can be a place for moisture penetration (**conditions behind fixed walls or storage not visible**). Epoxy or urethane injection should provide satisfactory control if exterior gutters are adequately maintained and surface drainage is directed away from the foundation. If you wish to remove all risks, have the cracks sealed now.
If you ever remove the finished walls or storage in this basement, you might find shrinkage cracks in the foundation that are seeping water. You may also find termite shelter tubes, termite damage, and mold-like substances not visible before removing finishes. BPG will not be responsible for the repair of these cracks or other related conditions.
- Reference Seller Disclosure Statement for additional comments.
- The foundation front right corner below the bricks there is cracking, common on a brick home. Recommend sealing to keep moisture out of the crack and making the crack worse.



- Where the water line enters the foundation there is evidence of moisture wicking. Recommend a professional seal to keep moisture out.



- Under the basement stairs the foundation is covered, unable to fully evaluate that portion of the foundation.
- The unfinished parts of the basement there are cabinets/storage along the walls, unable to fully evaluate.

1.2 - Floor Structure

- Visible areas of the floor system are in typical condition consistent with the age and style of construction.

1.3 - Wall Structure

- Based on visible areas the walls are performing as intended without significant sign of damage or significant structural movement. Conditions inside the walls were obviously not visible.
- Wall insulation was not specifically confirmed, but houses of this age usually have insulating R-values about 13.

1.4 - Roof & Ceiling Structure

- There were no noticed cracked or damaged trusses/rafters or signs of serious movement at the visible/accessible areas. The roof structure appears to be performing as intended. All areas of the roof framing were not viewed. The far reaches of the attic might not have been visible. Areas under insulation were not viewable.

1.5 - Basement

- No one can predict if this basement/lower level/crawl space will ever leak and this inspection does not imply that this basement/lower level/crawl space will not leak in the future. Because most basement/lower level/crawl space water problems originate from surface drainage rather than ground water, maintaining gutters, downspouts and surface drainage is very important. Exterior water control is generally more effective than internal patching or sealing. Some basement/lower level/crawl space leak occasionally and depending on soil conditions, this leakage sometimes leaves no evidence of stains, deposits or discoloration. Discuss any history of a damp or wet basement/lower level/crawl space. BPG will not be responsible for basement/lower level/crawl space water seepage/leakage that might occur in future.
- The insulation conditions in the basement were typical for this age of home.
- 🔑 ■ There is light possible mold on the floor joist in the front right room of the basement. Recommend a mold professional evaluate and mitigate if necessary.



- Recommend installing a dehumidifier in the basement.

2 - Exterior

Our inspection of the building exterior included a visual examination of the accessible exterior of the home and specific exterior components that are adjacent or abutting the home. Exterior wood components may be randomly probed at the discretion of the inspector. Varying degrees of exterior deterioration can exist in any component. Vegetation, including trees, are examined only to the extent that they are affecting the structure. Fences, walls, outbuildings and other components within the property boundry are excluded unless they are explicitly described below.

2 - Exterior Details

Lot Grading/ Surface Drainage

- Slope Is Moderate

Porch

- Concrete Slab Porch With Roof

Exterior Entry Doors

- A Variety of Door Styles

Driveway

- Gravel

Patio

- Concrete

Wall Cladding/Coverings

- Brick Veneer/ Wood

Walkways

- Concrete

Trim / Soffit / Fascia

- Closed Style Eaves, Metal

Windows

- Thermal Glazed Glass With, Wood Frame

Deck/Balconies

- Deck(s), Composite Materials

Inspected Items

2.1 - Wall Coverings

- The key to exterior maintenance is prevention of moisture penetration, best accomplished by spot tuck-pointing, painting, caulking, and roofing repair as appropriate and necessary. Caulking the dissimilar materials around the exterior doors, windows and all wall penetrations is recommended in keeping with good building practice.
- Anticipate maintenance requirements in the future. Most flashing is not visible for inspection. Exterior wall building paper or house wrap is not visible.
- 🔑 ▪ Weep holes are not visible in the brick veneer walls. Weep holes should be placed during construction at the bottoms of exterior courses of brick and other locations where it is important to provide drainage of water that happens to penetrate the wall. Unfortunately, lack of such drainage provisions is a common construction practice in this area. Monitor the interior walls for signs of water penetration and, should water ever penetrate to the interior, contact a mason to install the necessary holes. This is, however, a less desirable option than installation at initial construction.
- 🔑 ▪ The back side of the home by the screened porch there is a hole on the wood siding. Recommend a contractor replace the damaged siding.



- The wood siding needs to be resealed/stained. There may be a few places that need replaced.
- The sealant along some of the windows and along the garage trim boards is cracked apart. Recommend resealing with silicone where necessary.

2.2 - Eaves, Trim, Soffits & Fascia

- From the ground the materials appear in typical condition.

2.3 - Exterior Doors

- Better weather-stripping always improves energy efficiency. We did not specifically check the door locks for function, but recommend as a best security practice changing the locks after closing.
- Entries not protected with a roof often leak at the trim joints and threshold surrounding the doorway during certain weather conditions. Check these joints regularly and caulk and seal as necessary. Chronic leaks can cause wood decay at the trim above the door and the bandboard/joists below the threshold. Concrete patio slabs can also move because of frost action, creating a gap at the door threshold and possible wood decay. Monitor and seal as needed. Adding storm doors may help, but an extended roof always provides the best protection against the elements.
- The kitchen exterior door the bottom seal is damaged. Recommend replacing the seal.



2.4 - Windows

- The exterior of the window sills might not of been visible and the wood areas were not probed. Basement and garage windows are not tested. Some windows were not visible due to storage/furniture. Interior wall damage around windows is many times not visible and may exist without being noted in this report. It is impossible to determine how the windows were installed and if they follow the manufacturer's installation specification by merely a visible inspection. Monitor the window conditions and seal, repair or replace items as necessary or as discovered in the future. Ask the seller about any history of water leakage at the windows. Drainage planes are not verified or inspected as part of a visual inspection. They are located behind the exterior cladding and are obviously not visible. Some exterior deterioration may be found during a painting or cleaning process since some window sills were not fully visible either from the ground or at the interior of the window when storms/screens are installed. Any window well drains are not tested/inspected. In some cases furniture, curtains, storage, etc. blocked seeing the window or the areas around the windows.
- If you notice condensation or cloudiness between two layers of thermal glass, you will know the window has a broken seal. Glass replacement will restore original thermal efficiency. Broken seals in many cases are difficult to see and can appear suddenly with a change in the weather. Check the windows/doors carefully during your pre-closing walk through. BPG will not be responsible for broken seals noticed after this inspection. If you have broken seals replaced at this time, have contractor check all windows/doors again and replace any additional broken seals that might be discovered.

- The windows/doors were dirty which hindered our inspection for broken thermal seals. The windows were inspected as best as possible. Have the windows cleaned then have a window contractor check the windows for any broken thermal seals and replace/repair per their recommendations. Windows blocked by storage etc. were not opened and might not of been viewable.

2.5 - Deck & Balconies



- The deck is attached to the house bump out, not proper recommend a qualified contractor further evaluate. May need a beam installed under the deck along the bump out with support post to help take some of the weight off the bump out.



- The 2nd from right deck post is split. Recommend a qualified contractor evaluate and replace if necessary.



- The beam under the screened porch has a non typical metal beam pocket attached to the framing. Recommend a qualified contractor further evaluate and follow their recommendations if repairs are needed.



- The floor joist hangers are missing some of the fasteners. Recommend installing the missing fasteners.



2.6 - Porch & Steps

- Front porch is in typical physical repair.
- The screened porch needs re stained on the exterior side.
- 🔑 ▪ There is a stain on the screened porch ceiling by the window to the kitchen. Tested damp at time of inspection with a moisture meter. Recommend a contractor further evaluate, roof could possibly be leaking.



2.7 - Grading & Surface Drainage

- Monitor the exterior perimeter during heavy rains and make any necessary corrections. Maintain drainage away from the foundation at all points. Include attention to minor details in any future landscaping changes.
- Any low and level areas next to the foundation could be a potential source of water intrusion into the basement. Regrade as needed to slope drainage away from the foundation and discharge the downspouts as far away from the house as possible. Poor exterior water management is the leading cause of water leakage into basements and frost action against foundation walls. Frost action or soil expansion can then lead to foundation movement. Keep all gutters clean and well adjusted. Keep downspouts attached and depositing water well away from the foundation. As needed adjust surface slope to drain away from the foundation for at least six feet.

2.8 - Driveways, Walkways, & Patio

- Monitor walks and patios for tripping hazards.

3 - Roof Systems

Our inspection of the readily accessible roof system included a visual examination to determine damage or material deterioration. We walk on the roof only when it is safe to do so and is not likely to damage the roof materials. We look for evidence of roof system leaks and damage. We cannot predict when or if a roof might leak in the future.

3 - Roof Systems Details

Roof Covering(s)	How Inspected	Estimated Age of Roof
Architectural Shingles	Walking The Roof	20+ years
Number of Layers	Flashing	Chimneys & Vents
1 layer	Metal	Masonry Chimney With Clay Liner

Inspected Items

3.1 - Roof Coverings

- The roof inspection is a visual inspection per our inspection standards. Our best efforts were applied but it's possible that leaks could develop soon after this inspection or, possibly be present during the inspection and go undetected. Visible stains were evaluated as best as possible, as current or inactive. BPG will not be liable for future roof leaks when the visual inspection revealed no obvious defects. **Determination of insurability of roof is not within the scope of our inspection.**



- The shingles have heavy granular loss/ possible hail damage. The shingles are at the end of their serviceable life. Recommend a reputable roofer evaluate and replace the shingles.



3.2 - Flashing

- Flashing areas are vulnerable to leaks and were checked as best as possible. Concealed flashing is not visible for inspection, such as at roof rakes and other enclosed areas. It was not possible to see if flashing is installed at all needed areas or if it is installed correctly.

3.3 - Roof Drainage System

- The slope of the gutters was not evaluated, monitor and adjust as necessary. The gutters were visually reviewed only. Gutters might be clogged or even overflow during rains which will require cleaning/service/repair. Any underground downspout sections were not inspected/tested.
- The front gutter is full. Recommend cleaning out the gutters and consider installing gutter screens or guards.
- A couple of the downspouts were not secured to the home. Recommend securing the downspouts to the home.
- The condition and routing of the underground portions of gutter system were not evaluated.

3.4 - Chimney & Vents

- Future maintenance of chimney tops is important to prevent deterioration. Tuckpoint brick chimneys as/when needed. Maintain chimney cap and paint/repair/service chimney tops annually.



- The back chimney for the wood burner is missing a spark arrestor. Recommend installing a spark arrestor/screen.

4 - Plumbing Systems

Our inspection of the plumbing system included a visual examination of exposed components to identify defects, excessive wear, leakage, and general state of repair. Plumbing leaks can be present but not evident in the course of a normal inspection. Vacant homes are especially prone to having leaks develop once the property is restored to regular occupancy. A sewer lateral test to determine the condition of the underground sewer lines is beyond the scope of this inspection. Our review of the plumbing system does not include landscape

irrigation systems, water wells, private water supply systems or private (septic) waste disposal systems unless specifically noted. No water testing is done to determine quality or potability.

4 - Plumbing Systems Details

Water Provider	Sewer Provider	Interior Main Shut Off Location
• Well	• Septic	• Basement
Water Main Service Piping	Interior Water Distribution Piping	Drain, Waste, & Vent Piping
• Plastic	• Copper	• PVC
Fuel Shut Off Valve & Piping	Water Heater Brand	Water Heater(s)
• Shut Off at Propane Tank, Copper Piping	• RUUD	• Size(s): 50 Gallon, Electric, Installed At Original Construction

Inspected Items

4.1 - Hose Connection Faucets

- Remember to disconnect and remove hoses during the winter months. Hoses connected during winter greatly increase the risk of freeze damage. Turn off the inside valves, if available, and drain the lines, even if the exterior faucet is a freeze resistant type. Carefully check the interior piping and valves each spring during dewinterization.

4.2 - Water Heater Equipment

- Water Heater service life ranges from 10 to 20 years. You can control water temperature at the control normally located at the lower front of the water heater. Keep water temperature below 110-degrees fahrenheit for safety.
- The water heater is at the end of it's serviceable life could need repaired or replaced anytime. Recommend monitoring closely, may consider having a home warranty.

4.3 - Fuel Piping



- Our inspection was a visual inspection of the readily accessible areas of the gas lines at the furnace/boiler and water heater areas. All gas lines were not inspected and none of the gas lines were tested for leaks. We recommend you have a qualified HVAC company or the gas company perform their safety inspection at this time on the gas lines and gas items such as water heaters, furnaces/boilers, gas stoves, gas fireplaces, gas yard lights and grills. Our home inspection did not include inspection of any furnace heat exchanger, internal furnace/boiler components, compliance with gas company requirements for furnace venting, leak detection at gas lines and many other important safety items that a Gas Safety Check includes. A Gas Safety Check exceeds the standards of our limited inspection and is more comprehensive in terms of safety and code enforcement. BPG will not be responsible for items that are or could have been discovered during a Gas Safety Check.

4.4 - Water Supply & Distribution System

- Every section of the water piping and all valves were not inspected. During the inspection, the water was left running for several minutes at each sink, tub, and shower, and all toilets were flushed at least three times. Per inspection standards, shut-off valves, including the main water shut-off valve, are not turned. Confirm that all shut-off valves work correctly and don't leak. The water meter pit was not opened.



Main shut off above pressure tank

- 🔑
 - When the well is running there is a ticking noise at the pressure tank. Recommend a licensed plumber evaluate and repair/replace as necessary.
- 🔑
 - The on site private water well on this property was not evaluated. Have the water quality tested by others. A well service company can provide additional information about the pump's condition, which is recommended.

4.5 - Drain & Waste Piping

- Inspection of the below surface sewer components is beyond the scope of this visual inspection. Have the lines video scanned if you wish to ensure there are no broken or clogged components.

5 - Electrical Systems

Our inspection of the electrical system included a visual examination of readily accessible components including a random, representative sampling of electrical devices to help identify adverse and/or unsafe conditions. All outlets, switches and fixtures are NOT tested. Performing voltage tests, load calculations or determining the adequacy of the electrical system for future usage is outside the scope of this inspection. Telephone, video, audio, security system, intercom, landscape lighting, and other low voltage wiring was not included in this inspection unless specifically noted. The inspection did not test ceiling fans nor can it determine if an inoperable light fixture simply needs a new bulb or if there is a wiring issue.

5 - Electrical Systems Details

Service Entrance Underground Service Wires To, Meter(s) Located Outside Building	Grounding Wire/Method Ground Wire(s) Not Fully Traced	Receptacles & Switches 3 Prong, Toggle/Decora Style Switches
Panel(s) Main Disconnect, Breakers Provide Circuit Protection, Location: Basement	Visible Branch Circuit Wiring Copper, Romex (Type NM plastic sheathed)	

Inspected Items

5.1 - Service Entrance

- Service components are securely attached to the building and otherwise in good repair. Older installations might not meet all current installation standards. When other work is done recommendations will be made to update the service to current standards. Keep joint at top of meter well sealed. Keep entry points to interior well sealed.

5.2 - Service Grounding

- The ground connections are visible but the entire length of the grounding wire was not traced.

5.3 - GFCI / AFCI Devices

- This property has GFCI equipment at locations appropriate for its age. The installed GFCI's responded appropriately to a test device unless otherwise noted. GFCI's (Ground Fault Circuit Interrupters) are safety devices for use in wet areas. New construction standards require them at bathrooms, over all kitchen counters, unfinished basement area, garages and all exterior locations. Local authorities may require GFCI retrofit in older construction at a change of ownership. A single GFCI device can control additional receptacles "downstream", and you should become familiar with the network of controlling units.



- GFCI outlets are needed at the following locations. Recommend a professional install
 1. The screened porch outlets
 2. Kitchen island outlet
 3. Basement bathroom outlet
 4. Outlet by basement utility sink
 5. Unfinished basement outlets
 6. Garage outlets



- The following GFCI outlets were not tripping. Recommend a professional replace.
 1. The GFCI outlet on the deck post
 2. Kitchen GFCI by the sliding door

5.4 - Receptacles & Switches

- This inspection included an operational check of randomly sampled accessible receptacles and switches. Those that were checked were found acceptable unless otherwise noted in this report. Outlets behind heavy furniture or otherwise inaccessible were not checked. Two prong outlets were not tested. We do not confirm operation of every light fixture in home or basement.

- The basement front left room unsure what the light switch operates. Consider asking the seller.



- The basement bedroom outlet by the door is reverse polarity. Recommend a professional correct.

5.5 - Fixtures

- The exterior lighting and all landscape lighting, at various areas, was not tested.
- Ceiling fans reduce air stagnation and stratification, improve comfort levels, and increase the effectiveness of the heating and cooling systems. Adding fans of either type can be a helpful home improvement.

Ceiling fans are tested; they respond but are not tested on each speed, forward, and reverse.

- The garage lights were not working, possibly burned out bulbs. Recommend evaluation and replace as necessary.

5.6 - Service Panels & Subpanels

- The panel cabinet(s) is well secured and there are no apparent signs of arcing or burn marks at the wiring connections and fittings.



5.7 - Wiring

- The visible portions of this branch wiring looked acceptably installed with any noticed/visible exceptions noted in this report. Visual review is not always definitive.



- Under the kitchen sink there is a loose wire for a garbage disposal it is only taped. Recommend installing wire nuts and installing the wire in a junction box.



6 - Heating and Cooling Systems

Our inspection of the heating and cooling system included a visual examination of the system's major components to determine defects, excessive wear, and general state of repair. Weather permitting, our inspection of a heating or cooling system includes activating it via the thermostat and checking for appropriate temperature response. Our inspection does not include disassembly of the furnace therefore heat exchangers are not included in the scope of this inspection. The inspection does not determine adequacy, efficiency or distribution balance of the installed systems.

6 - Heating and Cooling Systems Details

Fuel / Flue Piping

- Copper

Cooling System

- Central Air

Heat/Cool Air Distribution

- Typical Ductwork

Furnace/Air Handler

- Furnace, Energy Source: Propane

Inspected Items

6.1 - Heating System

- Our inspection was a visual inspection of the readily accessible areas of the gas lines at the boiler and water heater areas. All gas lines were not inspected and none of the gas lines were tested for leaks. We recommend our Gas Safety Inspection, you have a qualified HVAC company or the gas company perform their safety inspection at this time on the gas lines and gas items such as water heaters, furnaces, gas stoves, gas fireplaces, gas yard lights and grills. Our home inspection did not include inspection of the internal components, compliance with gas company requirements for furnace venting, leak detection at gas lines and many other important safety items that a Gas Safety Check includes. A Gas Safety Check exceeds the standards of our limited inspection and is more comprehensive in terms of safety and code enforcement. BPG will not be responsible for items that are or could have been discovered during a Gas Safety Check.
- The LP tank was not inspected. Typically the company that services the tank will inspect the tank annually.
- The furnace and AC unit are original to the home. They are at the end of their serviceable life, could need repaired or replaced anytime. Recommend a HVAC tech evaluate both units and preform any maintenance or repairs if necessary. Consider having a home warranty.

6.2 - Vent Systems & Flues

- Combustion gases exit the house through standard connections. The installation looks in satisfactory condition. The Gas Company or HVAC company will check for current obstructions, but, to avoid possibly serious safety hazards, you should check the system annually for blockage or other problems.
- If you chose to get a Gas Safety inspection, please reference the separate gas safety inspection report for information about testing of the furnace(s).

6.3 - Air Distribution System

- There are Not HVAC registers in the basement. Above the basement bathroom there is a register above the drop ceiling.
- The viewed heating distribution system looks in typical condition. Every section of the ductwork was not inspected.
- Regular furnace filter cleaning or replacement is one of the most important homeowner responsibilities. The interval varies by the type of filter. Some recent products suggest replacement only two to three times a year. Standard fiberglass, however, needs changing every four to six weeks year round.

6.4 - Air Conditioning System



- The AC unit was not producing good cooling differential numbers. Recommend a HVAC tech evaluate and repair/replace as necessary.

7 - Attic

Our inspection of the readily accessible areas of the attic and/or crawl space included a visual examination to determine any signs of defects, excessive wear, and general state of repair. Low clearance, framing design, lack of accessibility and/or obstructions, often can limit the accessible areas that are available to the inspector. In these situations, the inspector may only conduct thier inspection from the accessible hatch, opening or platform that is available to them. Additional concerns may be identified when greater access is obtained. Reporting on the presence or absence of rodents, animals or any other creature is always outside the scope of a home inspection.

7 - Attic Details

Attic Venting

- Ridge Vent

Method Used to Observe Attic

- Hatch View- Limited Visibility

Attic Access

- Hatch

Attic Insulation Type

- Blown Fiberglass

Attic Insulation Thickness / R - Value

- 12+ Inches

Inspected Items

7.1 - Attic Access

- Unable to get in the garage attic access due to storage under the hatch.



- The garage attic access trim is not fire rated. Recommend replacing with a 2x4 trim to maintain proper fire separation.



7.2 - Attic Insulation

- The insulation in the attic is near the current standard. This attic is typically insulated. It was not possible to see under the insulation. The far reaches of the attic might not have been visible.
- There are mouse runs in the attic insulation. Recommend a professional evaluate and mitigate as necessary.

7.3 - Attic Ventilation

- Check the attic temperature on a hot day. If the attic temperature is more than 15-20 degrees above full sun outside temperature, additional ventilation is recommended. For every square foot of attic floor space there should be one square inch of attic ventilation opening at roof, gables or soffit. The preceding can be accomplished by several different means; static roof vents, ridge vents, soffit or gable vents. Ideally 50% of the ventilation should be close to or at the roof peak and 50% at the soffit area.

8 - Garage

Our inspection of the garage / carport included a visual examination of the readily accessible portions of the walls, ceilings, floors, vehicle and personnel doors, steps and stairways, fire resistive barriers, garage door openers and hardware if applicable.

8 - Garage Details

Garage Walls and Ceiling

- Drywall

Garage / Carriage House

- Attached Garage With One Power Operated Door
-

Inspected Items

8.1 - Garage Doors

- Noted damaged or missing weather stripping at the exterior overhead garage door(s). Recommend repairs.

8.2 - Garage Door Openers

- The garage door(s) responded to the automatic opener(s) and to its optic safety reverse(s). The downward pressure safety reverse was not tested; check it periodically to ensure it reverses properly.

8.3 - Garage Interior

- Large storage or, large amounts of storage, limited the inspection of walls and floors.



- The detached garage was not inspected.

9 - Interior

Our inspection of the interior included a visual examination for structural and safety deficiencies. Finish treatments and other cosmetic conditions are not the subject of a home inspection. Environmental conditions, including the presence or absence of mold-related substances are also excluded from this inspection. A representative number of accessible doors, windows & cabinets were inspected.

9 - Interior Details

Fireplace(s) / Wood Stove(s)

- Gas Logs - Propane and Wood burner
-

Inspected Items

9.1 - Walls, Ceilings & Floors

- The interior finishes are in typical repair. Minor cracks near doorways and other small flaws are common conditions that require cosmetic attention only. Minor or remote water stains might not have been seen or noted in this report.

Missouri and Illinois are among the leaders in the number of houses affected by Methamphetamine (Meth) production. BPG inspectors do not include testing or inspection for any type of drugs, including Meth. We recommend having the home tested for Meth if there is suspicion of past production in the house, garage, or outbuildings since it is known that experts recommend decontamination if tests indicate the presence of Meth at any level. Decontamination is very expensive.

Inspecting and/or testing for fungal contamination was not included in the scope of this home inspection because inspection standards exclude mold. People have varying sensitivities to fungi, and there are a few cases where some types have caused serious allergies or reactions. You may wish to have an additional environmental inspection performed for molds or other indoor air contaminants. Additional information is available on the EPA's Web site.

The St. Louis area has a considerable amount of humidity. This can create high moisture levels inside the home, leading to mold and other fungal growth. Lack of adequate ventilation, a plumbing leak or basement seepage can add to the moisture problem. Adequate drainage away from the home's foundation must be maintained. Using a dehumidifier or a continuously running fan in the basement can help reduce internal moisture levels.

Mold is sometimes discovered under basement carpets, behind baseboards, behind drywall, and behind wallpaper on exterior walls, particularly in bathrooms and other locations. You may find mold if you remove drywall, carpet, wallpaper, or otherwise open-up areas. If you suspect or encounter a mold problem, contact an experienced environmental consultant for testing and advice on remediation options.

The best time to have a general pest control treatment performed is when the house is vacant before moving in.

- There is typical nail popping present in the home.

9.2 - Smoke Alarms & Carbon Monoxide Alarms

- The operation of **smoke detectors** was not part of this inspection. Confirm requirements for unit location and test and/or install new units when you move in. Leading authorities recommend installing ionization and photoelectric smoke alarms to help ensure maximum detection of the various types of fires that can occur within the home. Ionization-sensing alarms may detect invisible fire particles (associated with fast-moving fires) sooner than photoelectric alarms. Photoelectric alarms may detect visible fire particles (associated with slow smoldering fires) sooner than ionization alarms. Industry experts recommend specific locations for smoke alarms, such as every level and sleeping area of the dwelling. Smoke detectors have an anticipated service life of 10 years, while carbon monoxide detectors have an anticipated service life of 7 years. **While ionization smoke detectors are used in 90-95% of homes, photoelectric smoke detectors have been shown to provide the greatest protection against smokey fires.** We suggest checking the type of smoke detectors installed in this home and upgrading to photoelectric smoke detectors if needed. **Smoke detectors should be located in every sleeping room, outside sleeping rooms, and on each level of the home. We also recommend adding carbon monoxide detectors on each level of the house as recommended by the manufacturers.**

Carbon Monoxide Detectors are reasonably priced and are encouraged in all homes. They should be tested monthly but realize that this is only a test of the ability of the device to sound an alarm, not its ability to detect carbon monoxide. In general, alarms manufactured after October 1998 are more likely to perform correctly. Replace your old ones. Because carbon monoxide is colorless and odorless, never ignore an alarm, even if you feel no adverse symptoms. For additional information about carbon monoxide, contact the American Lung Association.

- Recommend installing Carbon Monoxide detectors on each level of the home.
- Recommend installing smoke detectors on each level of the home and in all the bedrooms.

9.3 - Fireplace

- **The fireplace(s) was visually reviewed but was not tested for draft, any gas logs or gas starters were not tested and a fire was not built in the fireplace. Because of the chimney design only a small portion of the flue was visible. If you wish additional evaluation, contact a chimney sweep.**

- The inspection of the fireplace(s) was performed per the Inspection Standards, which does not include an inspection of the inaccessible areas of the interior of the flue or verification of past or present building standards. We do not use a flue inspection camera or any other optical devices. An inspection per NFPA 211 standards or a camera inspection of the flue's interior could reveal cracks in the flue liner, other deficiencies or items that do not meet present day fireplace requirements. A significant deficiency inside the flue could require the installation of a flue liner. Contact a qualified chimney sweep if you desire a NFPA 211 or camera inspection of the fireplace and chimney. There is considerably more fireplace safety information available at various web sites or with the local Fire Marshall. The two most important aspects of fireplace maintenance are: 1) A clean chimney flue i.e. clean the chimney flue before creosote has built up a quarter of an inch thick or when it becomes greasy looking (whichever comes first). 2) Keep the firebox sealed by tuckpointing with appropriate heat resistant products when joints are loose or cracked. It is outside the scope of our inspection to verify installation practices.



- The living room fireplace the damper block is missing that keeps the damper cracked open since it is gas operated. Recommend installing the damper block.

- If the living room fireplace is converted to a wood burning fireplace the smoke chamber will need to be parged with mortar. At that time have a fireplace professional fully evaluate the fireplace and flue and make any repairs necessary for converting to wood burning.



- The basement wood burner and it's flue have a creosote build up. Recommend a fireplace professional clean.



10 - Kitchen

Our inspection of the kitchen included a visual examination of the readily accessible components to determine defects, excessive wear, and general state of repair. We tested specific built-in appliances using normal operating controls to determine if they had simple operating functionality. Accuracy and/or function of clocks, timers, temperature controls and self cleaning functions on ovens is beyond the scope of our testing procedure. Refrigerators, trash compactors, portable microwaves and any other appliances are excluded unless specifically described below. The inspector does not determine if any appliance is subject to a product recall.

10 - Kitchen Details

Dishwasher(s)

- Tested

Microwave

- Free Standing

Oven(s)

- Electric

Refrigerator

- Side by side refrigerator

Kitchen Fan

- Downdraft Exhaust Fan

Cooktop

- Gas Cooktop

Inspected Items

10.1 - Countertops & Cabinets

- As a courtesy, BPG verifies that kitchen appliances (except trash compactors, refrigerators, portable microwaves and any other items excluded by our inspection standards) respond to basic controls. Temperature calibration, timers, latches, and other accessories are beyond the scope of this inspection are not tested/inspected. Dishwashers are checked that they respond to the controls but are not run or monitored through an entire cycle. Conditions at rear of refrigerator are typically not visible and ice maker/water connections are generally not viewed/visible. Ice and water dispensers are not tested.

10.2 - Sink



- The kitchen sink has two P traps and a non typical configuration. The drain goes uphill to the tee, not proper installation. Recommend a licensed plumber evaluate and repair/replace as necessary



10.3 - Range / Oven / Cooktop



- The cooktop back right burner was not working. Recommend a appliance professional evaluate and repair/replace as necessary.

11 - Bathrooms

Our inspection of the bathrooms included a visual examination to determine if there were any active leaks, water damage, deterioration to floors and walls, proper function of components, excessive or unusual wear and general state of repair. Bathroom fixtures are run simultaneously to check for adequate water pressure and volume. Unusual bath features like steam generators or saunas are not inspected unless specifically discussed in this report.

Inspected Items

11.1 - Toilets

- Each toilet was flushed at least three times.

11.2 - Sinks & Faucets

- Overflow drains were not tested for leaks as many are fully enclosed.
- Plumbing fixtures, faucets, and drains were in typical repair and operated with adequate water flow and drainage, with any exceptions noted in this report.

11.3 - Showers

- When necessary, rake out poor grout/caulk and re-grout/caulk. Interior corners and the joint between the tile and the base can best be protected with silicone caulking.

11.4 - Bathroom Interior & Ventilation

- 🔑 ▪ The basement bathroom exhaust fan does not vent to the exterior of the home. Recommend a professional route to the exterior of the home.



12 - Laundry

Testing of clothes washers, dryers, water valves and drains are not within the scope of this inspection. We inspect the general condition and accessibility of the visible water supply, drain and electric and/or gas connections and visible portions of the dryer vent.

12 - Laundry Details

Dryer Vent	Laundry
• Flex Line	• By Garage

Inspected Items

12.1 - Washer

- The laundry faucets, electrical and/or gas connections and drains were not tested during this inspection. Confirming the water standpipe for the laundry equipment drains properly and that there are no leaks was not part of this inspection. Also it was not possible to confirm that the clothes dryer exhaust duct is clear. It might not have been possible to see behind the laundry equipment. The clothes dryer 240 electrical outlet was not tested. The laundry faucets were not tested. Electrical outlets behind the laundry equipment were not tested. When the washer hoses are removed you may find a leak at the faucets. This is common between changes of ownership. Simple faucet washer replacement usually stops the leaks, but it often self seals. Numerous fires are started annually because of clogged dryer vents. It is important for fire safety to keep dryer vent tubing clean - especially on long runs, which tend to accumulate lint debris. Use of flexible plastic vent material is not recommended. Keep 90-degree turns to a minimum.

12.2 - Dryer

- 🔑 ▪ The dryer vent the screen cover is not attached, reattach to the wood.



13 - Client Advice

Inspected Items

13.1 - Stored Belongings

- Access to the interior components was normal except for obstructed areas due to furniture, appliances and storage. Otherwise, there was normal access to the interior components of the property and a visual inspection was completed according to ASHI guidelines. The inspector was not required to inspect: the paint, wallpaper, and other finish treatments, carpeting, window treatments, central vacuum systems, household appliances, and recreational facilities including pools and hot tubs. Evaluation for lead, asbestos, radon, mold or other environmental conditions are beyond the scope of this inspection but can be added for an additional fee.

13.2 - Remodeling Limitations

- Confirm with the municipality that any renovation work has been inspected by the municipality and that all inspections and permits and repair requirements have been properly completed. This was not a code inspection.

13.3 - Walk-Through Before Closing

- This is only a report of deficiencies at the time of the inspection. It does not protect building components from future failure or repair. Mechanical equipment can fail at anytime; houses vacant between the inspection and closing occasionally develop plumbing problems. The pre-closing Final Walk-Through is your opportunity to confirm that all systems in the house are operable, that no new problems have developed; and that any requested repairs have been completed to your satisfaction. Do not miss this important part of the purchase process. Since Client does not obtain occupancy of the inspected building until closing, BPG accepts no responsibility for any deficiencies that could have been observed by the Client during their FINAL WALK-THROUGH provided by the ST. Louis Association of Realtors Residential Sale Contract.

13.4 - Pictures

- Photos are inserted throughout the report and are intended to be used to further explain the conditions described. The photographs are an example of the condition described and may not show the entire deficiency or all occurrences of the same deficiency.

13.5 - Environmental Limitations

- We do not include inspection for "code" compliance. As contractors make repairs or maintenance to the home you should expect the need to update items to meet current code requirements. This may substantially increase cost of the repairs.
- We do not include inspection or testing for EPA listed or any other environmental hazards or materials such as asbestos, mold, lead paint, underground storage tank or other items.
- We do not inspect for termites or other vermin. However, the termite inspection and/or radon test can be ordered in addition to our building or home inspection.

13.6 - Pest Control

- Inspecting for the presence or absence of rodents or other wildlife in the property is outside the scope of a home inspection. While we did not observe any outward signs of an infestation today, such as feces, trails or traps, a home inspection cannot provide any guarantee that any property is free from an infestation today or will remain free from an infestation in the future. We encourage you to inquire with the seller for any history of wildlife intrusions at the property and you may also wish to contact your pest control provider to see if they offer services that help prevent wildlife intrusions.
- The best time to have a general pest control treatment performed is when the house is vacant before moving in.

13.7 - Mold



- **Please be advised that a mold inspection is beyond the scope of this standard building inspection as defined by the American Society of Home Inspectors. This inspection did not include an inspection for mold.**

13.8 - Report Guidance

- The report lists deficiencies visible at the time of inspection. The inspector is not required to move furniture, appliances, storage, or disassemble components beyond normal user controls nor perform destructive testing. BPG/ABA does not accept responsibility for hidden or latent defects discovered upon occupancy or during remodeling after the date of inspection. Please note that our inspection is thorough but not technically exhaustive. The intent of this inspection is to discover significant defects as it is not possible to detect every maintenance or minor repair item. Most homes continue to be occupied after our inspections, thus we do not warrant 100% discovery of all maintenance or minor repair items such as drippy faucets, isolated wood damage, light switch functionality, etc. We do not inspect for county or municipal code compliance as the adjacent counties have many jurisdictions, thus codes are interpreted and enforced differently. BPG/ABA has no legal authority to mandate compliance to the municipal codes and ordinances. This report does not list municipal or county code infractions.
- BPG does not guarantee future performance or provide a warranty, expressed or implied, regarding the inspected property after the date of inspection. Warranty policies are readily available for purchase. We are not liable for defects covered by the homeowner's hazard insurance policy or items covered by a warranty program. Should you discover a defect for which you think BPG may be liable, you must notify us and provide a reasonable opportunity to reinspect the property before the defect is repaired. If BPG is not given the opportunity to review an alleged liability, we do not accept any responsibility for the same. Even property vacant between the time of inspection and closing can develop mechanical, electrical or plumbing defects. The purchaser's pre-closing final walk through is to confirm that all systems are operable, that maintenance or repair issues have not developed since the inspection and that any requested repairs have been completed to your satisfaction. BPG accepts no responsibility for defects that could have been observed by you during their final walk through provided by the Association of Realtors Residential Sales Contract.
- Our inspection report is for the use of our client(s). This report is only for the benefit of the person(s) listed on this report unless specifically agreed to otherwise in writing.
The ACTION and CONSIDERATION Lists are not the entire report. The complete report may include additional information of interest or concern to you. It is strongly recommended that you promptly read the complete report. For information regarding the negotiability of any item in this report under the real estate purchase contract, contact your real estate agent or an attorney.

- The following are specifically excluded from our inspection (reference the Inspections Standards for a complete list): interior of flues or chimneys, heat exchangers, conformance with zoning and building codes, environmental hazards, spas / swimming pools, concealed or underground electric and plumbing (NOTE: A definitive underground sewer lateral evaluation requires a sewer camera, which is not part of this inspection), private sewer and septic systems, prediction of future sewer backup, water wells and systems which are shut down or not accessible to the inspector. As a courtesy, BPG verifies that kitchen appliances (except trash compactors, refrigerators, portable microwaves and any other items excluded by the Inspections Standards) respond to basic controls. Temperature calibration, timers, latches, and other accessories are beyond the scope of this inspection are not tested/inspected. Dishwashers are checked that they respond to the controls but are not monitored through their entire cycle.
- Be aware that when a licensed trades person is hired to make repairs or improvements they are typically required to bring all or a portion of the system they are working on, into compliance with the current building standards. This generally increases the cost of the repair, possibly significantly.
We suggest that any work requested to be performed as a result of the building inspection resolution or in the future by you as a homeowner be performed by licensed contractors. The contractor should have the responsibility for obtaining all necessary permits. We also suggest that any contractor be advised that they are expected to follow all applicable safety procedures and regulations including OSHA and environmental requirements.
We recommend that when current home owners are requested to repair discovered deficiencies that professional repairs be made. For example, roofing leaks should be properly repaired rather than tarring areas, improper cooling of air conditioning systems should be completely diagnosed rather than simply recharging the system, and other items.
- The Inspector provides a professional opinion, which may vary among technical experts. BPG is not liable for items that are functioning at the time of the inspection but may not be installed according to specific technical guidelines, or defects that require specialized technical training or instruments to detect. BPG does not insure against defects, nor does it make a warranty, expressed or implied, as to the fitness and condition of the inspected property. BPG is not liable for defects covered by the Client's homeowner's insurance policy or items covered by a warranty program.



General Note

- Information in this report is based on a limited visual examination and the inspector's professional experience and knowledge. It blends observations and facts with inferences and opinions. This information can help you understand the risks of owning this property, but it cannot eliminate those risks, nor can it specifically predict future performance. We help you assess these risks; we do not assume them for you.