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Real Estate Inspection Report

Report Number: 0804211P

Prepared For: Joe Homebuyer
103 Oak Ct.
Cape May, NJ 08204

Prepared By: Roy J. Baake
N.J. # 24GI00090600
Inspection Date: 4/21/08

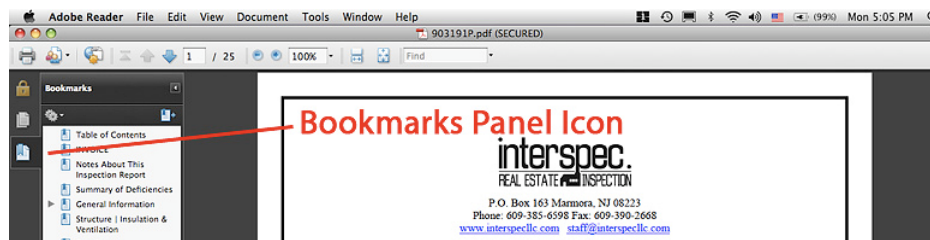
A faded, dotted-line illustration of a two-story house with a chimney, positioned above a large measuring tape. The measuring tape is curved and shows numbers 36, 28, and 29. The house is centered over the tape.

Sample Inspection Report For:
21 New York Ave. Ocean City, N.J. 08226

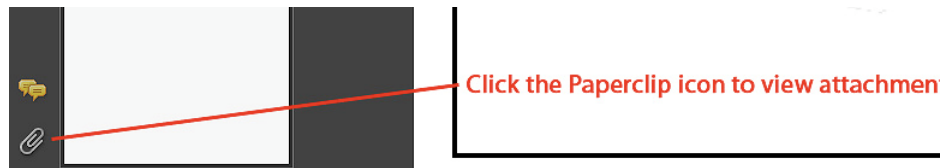
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Notes on this Inspection Report

This is a report of the building and property located at **21 New York Ave. Ocean City, N.J. 08226**. It contains the results of the visual observations made in the readily accessible areas of the home and reports on apparent conditions existing at the time of inspection. The limitations of this inspection include any noted in the body of the report together with those listed in the attached Pre-Inspection Agreement. Interspec LLC, conducts inspections in accordance with the State of New Jersey Standards of Practice. While this inspection will likely exceed those standards in some areas, the inspector is not obligated to exceed the standards in any or all other areas of inspection.

This report is the property of Interspec LLC. It has been produced for the exclusive use by the Client(s) listed above and is not transferable. An important component of any inspection is the verbal consultation with the Client(s) conducted during and/or after the inspection. Therefore, no third party may or should use or rely on this report for any reason without the permission of Interspec, LLC.

Common sense would dictate that no house is perfect. All homes are likely to have some faults which may range from cosmetic defects to major safety hazards. While some minor deficiencies may be mentioned, the emphasis of this report is to inform the Client(s) of the property condition by detecting deficiencies or circumstances that may affect the structural integrity of the building and its components and its safe use as a residence.

For convenience only, items which appear to need attention or repair are reported in the following categories. As the categories are somewhat discretionary the Client(s) should read and rely on the **whole report**, and not just certain categories, for a complete understanding of conditions.

Conventions used in this report

- **Safety Issue:** conditions which pose a real or potential threat to safety or health are listed here.
- **Investigate Further:** conditions which appear to require further investigation by a specialist or by acquiring information from other sources. This includes investigations that would entail destructive inspection or testing, engineering, or analysis beyond the scope of a visual home inspection.
- **Repair / Replace:** denotes a system or component which is missing or which needs corrective action to assure proper and reliable function. Repair items in this report will range from minor to significant type repairs.
- **Improve / Upgrade:** denotes improvements and upgrades that are recommended for the general site and/or construction components to extend the useful life or improve the said components.
- **Monitor:** denotes a system or component needing monitoring in order to determine if repairs are necessary.
- **Verify:** Confirm, Authenticate and Prove.
- **Comments:** denotes observations or suggestions for preventative and/or routine maintenance, possible upgrades and efficiency improvements, or just for general information.

A note about recommended **improvements** and **upgrades**: While building codes are constantly changing, home owners are generally NOT required to make these changes to an existing structure. Therefore, simply because a component does not meet the latest standards does not mean that it should necessarily be considered a defect. Recommendations for **upgrades**, which may be in any of the above categories, are suggestions for future improvements to the safety, integrity and efficiency of the home.

Summary of Deficiencies

Note: This analysis is not meant to be technically exhaustive but rather to highlight areas where repairs are needed or areas of long-term future concern relating to maintenance and operation.

This summary lists items taken from the main report that we feel need immediate attention or consideration. It is entirely the customer's decision whether or not to include additional items from the main report that they may have concerns about.

Further, the Summary is not a substitute for reading and understanding the complete report.

-Full sized photographs are included with this report. Please click the “paperclip” icon to view-

STRUCTURE

2. **Investigate Further:** Due to excessive framing damage noted in the crawlspace (cut framing members, rotting wood, damaged subflooring, uneven floors and walls out of plumb among others) I recommend a complete evaluation of the structure of the residence **Photo 2**.

3. **Improve / Upgrade:** Debris (construction scraps, stored property, old form boards, trash) was observed in the crawlspace. This is not only unsafe but is conducive to infestation by vermin or wood-destroying insects. Recommendation: Removal of all debris. Once completely cleaned out the only thing remaining on the floor of the crawlspace should be a properly applied and intact vapor barrier **Photo 3**.

4. **Investigate Further:** I found evidence of vermin (odor, droppings, urine spots, carcasses) in the crawlspace. Whether this is an active condition can't be determined within the scope of a home inspection. Vermin could have gained access by tunneling beneath the foundation wall, through a poorly fitted hatch, damaged vent screens or by other means. Recommendation: Evaluation by a licensed pest control technician and remedies as appropriate.

EXTERIOR

6. **Safety Issue:** The rear outside stairs doesn't have a railing or handrail. Any stairs with 3 or more steps or decks and landings that are higher than 30 inches above grade should have handrails and perimeter railings. I recommend immediate correction by a competent carpenter **Photo 6**.

7. **Repair / Replace:** The siding is damaged at the left rear of the residence and needs to be repaired by a competent carpenter to ensure that the exterior envelope of the home remains weather tight **Photo 4**.

9. **Repair / Replace:** Due to damage I recommend that both the rear and front storm doors be replaced.

ROOF & ATTIC

11. **Repair / Replace:** The gutters need some minor repairs. I noted one or more deficiencies such as loose or missing end caps, loose spikes and/or improper pitch. It is recommended that all gutters be serviced and these minor repairs made by an experienced handyman

12. **Improve / Upgrade:** My attic inspection revealed that the recessed lighting fixtures below the attic are open to the attic on the backside and are in close proximity to insulation. Older recessed lighting fixtures are not approved for contact with insulation and are not sealed to prevent heat loss through the ceiling membrane into the attic of the home. Additionally, insulation piled too close to these fixtures can cause them to overheat, leading to fires. It is recommended the insulation around these fixtures be adjusted so there is at least six inches of clear air space around their perimeter.

13. **Improve / Upgrade:** Some or all of the intake vents were blocked with insulation, preventing adequate ventilation to the attic space. It is necessary to keep all vents clear so any infiltration into the attic spaces by moisture-laden air from the home can dissipate. Otherwise, moisture-related damage to the roof framing, sheathing or other components may occur. Having the intake vents cleared of obstructions is recommended. This may require the installation of baffles between the rafters to prevent blockage.

PLUMBING

15. **Repair / Replace:** I found supply pipes that have not been properly suspended or secured with correct hangers or brackets. These must be corrected by installing appropriate hangers/brackets that are compatible with the materials used and are applied at proper intervals to ensure adequate support **Photo 3**.

ELECTRICAL

21. **Safety Issue:** No operational smoke alarms were found in any part of the building. The fire code requires alarms in all hallways that lead to bedrooms. It is wise to locate smoke alarms where they will not be triggered by steam and/or fumes from bathrooms or kitchens. It is recommended that all alarms are hardwired into the electrical system.

22. **Investigate Further:** Due to several deficiencies noted in the electrical system (abandon wires, open junction boxes, lack of anti-oxidant paste, ungrounded receptacles and possible over fusing) I recommend a complete evaluation of the electrical system by a licensed electrician **Photos 8&9**.

INTERIOR

24. **Repair / Replace:** Several issues were noted with the windows in the home (inoperative in the sunroom, broken in the front bedroom and flooded in the bathroom). Repairs will be necessary. Also, the windows in the home that do not contain safety glass should be replaced (front bedroom for example) **Photo 10**.

25. **Repair / Replace:** One or more of the window screens was missing at the time of the inspection. All windows that open should have screens (this applies to the attic gable end windows as well).

26. **Investigate Further:** Ceiling drywall repairs were noted in the sun porch. The reason for the repairs was not determined.

General Information

Inspection Address

Street: 21 New York Ave.
City: Ocean City
State: New Jersey
Zip: 08226

Inspected By

Name: Roy Baake

Client Information

Name: Joe Homebuyer
Address: 103 Oak Ct.
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Cell: (609) 555-1212
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Zip: 08230
Phone: 609-385-6598
Email: staff@interspecllc.com
Web Site: www.interspecllc.com

Buyers Agent Information

Name: Your Agent
Company: Prudential-Fox and Roach
Work: (856) 555-1212
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This report summarizes the verbal briefing delivered after our inspection of **21 New York Ave. Ocean City, N.J. 08226, conducted April 21, 2008.**

Please see **PHOTO 1** at the end of this report. Higher resolution photos have been attached to this document. Please click the "Paperclip" icon at the lower left to view.

The residence was empty and vacant at the time of the inspection. The buyer was present during the inspection. The temperature was approximately 65 degrees and it was raining.

The building is approximately 57 years old, constructed about 1953.

For the remainder of this report we assume all points of direction (right, left, front, back) are as viewed from the front of the house facing the main entrance.

Structural System

Component Description:

The residence is a one story detached, wood frame, single-family dwelling. It has two bedrooms, one kitchen, one bathroom and is built on a crawlspace. The floor structure consists of platform framing with 2 by 4 (or smaller) joists on 16-inch centers sheathed with Solid dimensional lumber. The wall framing consists of 2 by 4 studs on 16-inch centers.

The roof is a wood frame assembly, the rafters are 2 by 6 on 16-inch centers sheathed with plywood. The building has masonry support columns. The home is built on a raised perimeter (Crawlspace) and the foundation is concrete masonry units (block).

The location of the crawlspace access was at the side of the residence. The attic was inspected using installed lighting. The attic access location was in the living room.

Observations & Recommendations:

1. **Attention:** We recommend all clients obtain a termite certificate. Due to soil characteristics and favorable weather conditions in our general service area, we recommend obtaining a service contract from a reputable exterminator and having the home inspected annually.
2. **Investigate Further:** Due to excessive framing damage noted in the crawlspace (cut framing members, rotting wood, damaged subflooring, uneven floors and walls out of plumb among others) I recommend a complete evaluation of the structure of the residence **Photo 2**.
3. **Improve / Upgrade:** Debris (construction scraps, stored property, old form boards, trash) was observed in the crawlspace. This is not only unsafe but is conducive to infestation by vermin or wood-destroying insects. Recommendation: Removal of all debris. Once completely cleaned out the only thing remaining on the floor of the crawlspace should be a properly applied and intact vapor barrier **Photo 3**.
4. **Investigate Further:** I found evidence of vermin (odor, droppings, urine spots, carcasses) in the crawlspace. Whether this is an active condition can't be determined within the scope of a home inspection. Vermin could have gained access by tunneling beneath the foundation wall, through a poorly fitted hatch, damaged vent screens or by other means. Recommendation: Evaluation by a licensed pest control technician and remedies as appropriate.
5. **Improve / Upgrade:** There is no vapor barrier capping the soil under this home. This is important because the barrier limits the amount of moisture that can evaporate out of the soil into the crawlspace. High humidity can result in mold and rot that lead to infestation by wood-destroying insects and eventually structural damage. Recommendation: Installation of a proper vapor barrier by a licensed insulation contractor.

Exterior

Component Description:

The exterior cladding consists of vinyl siding. The exterior trim is a combination of aluminum and vinyl. The exterior entry doors are solid wood with glass panel insert units.

The eaves consist of enclosed and vented vinyl soffit material. The front stairs, landing and railings are pressure treated lumber. Masonry stairs are located at the rear of the home.

The yard is relatively flat. Roof runoff is conveyed via gutters and downspouts onto grade near the base of the foundation.

There is a concrete patio at the rear yard of the residence. Concrete flatwork has been installed along the left side of the residence. The walkways are concrete.

Observations & Recommendations:

6. **Safety Issue:** The rear outside stairs doesn't have a railing or handrail. Any stairs with 3 or more steps or decks and landings that are higher than 30 inches above grade should have handrails and perimeter railings. I recommend immediate correction by a competent carpenter **Photo 6**.
7. **Repair / Replace:** The siding is damaged at the left rear of the residence and needs to be repaired by a competent carpenter to ensure that the exterior envelope of the home remains weather tight **Photo 4**.
8. **Repair / Replace:** Gaps between dissimilar exterior components should be caulked and painted in order to prevent moisture infiltration into the structure **Photo 5**.
9. **Repair / Replace:** Due to damage I recommend that both the rear and front storm doors be replaced.
10. **Improve / Upgrade:** The vinyl siding is mildewed at the rear of the home. According to the Vinyl Siding Institute mildew can be removed by wiping down the siding with a solution made up of 1/3-cup powdered laundry detergent, 2/3-cup powdered household cleaner, 1 quart liquid laundry bleach and one gallon of water. One should begin at the bottom of the siding and work upward to avoid streaks and then rinse with clear water. Care should be taken not to use any detergents containing ammonia with this solution and to wear safety goggles and protective clothing.

Roofing & Attic

Component Description:

The roofing inspection was conducted by walking the lower surface. The roof is a pitched style. The building has a gable style roof. The main roofing materials are asphalt/fiberglass shingles. A flat roof is installed above the front sunroom. It is rolled roofing material and tar.

There are no roofing penetrations requiring flashings (plumbing vent or chimneys for instance).

Ventilation for the attic space is provided by continuous soffit venting and gable end windows.

The building has aluminum gutters and downspouts.

Please note: The condition of roof felt paper or membrane below the roof outer covering is unknown and cannot be inspected without possible damage to the covering. Inspectors do not access if roof is too high or steep or could be damaged by accessing it. Antennas, solar systems, and other attachments are not inspected in the scope of this report. No guarantee or warranty is made by this inspection as to whether the roof leaks at the time of the inspection or is subject to future leaking.

Observations & Recommendations:

11. **Repair / Replace:** The gutters need some minor repairs. I noted one or more deficiencies such as loose or missing end caps, loose spikes and/or improper pitch. It is recommended that all gutters be serviced and these minor repairs made by an experienced handyman
12. **Improve / Upgrade:** My attic inspection revealed that the recessed lighting fixtures below the attic are open to the attic on the backside and are in close proximity to insulation. Older recessed lighting fixtures are not approved for contact with insulation and are not sealed to prevent heat loss through the ceiling membrane into the attic of the home. Additionally, insulation piled too close to these fixtures can cause them to overheat, leading to fires. It is recommended the insulation around these fixtures be adjusted so there is at least six inches of clear air space around their perimeter.
13. **Improve / Upgrade:** Some or all of the intake vents were blocked with insulation, preventing adequate ventilation to the attic space. It is necessary to keep all vents clear so any infiltration into the attic spaces by moisture-laden air from the home can dissipate. Otherwise, moisture-related damage to the roof framing, sheathing or other components may occur. Having the intake vents cleared of obstructions is recommended. This may require the installation of baffles between the rafters to prevent blockage.
14. **Comments:** There are currently at least two layers of roofing on this home. Accepted roofing practice dictates that, due to accumulated weight, more than two layers of roofing are unacceptable. This means that all existing roof material will have to be completely removed prior to replacement and may even necessitate installing a new roof deck or making substantial repairs to the existing deck. The additional time and labor involved will add substantially to cost of eventual replacement.

Plumbing System

Component Description:

The plumbing system is connected to a municipal supply and waste system. Interior distribution piping is 1/2-inch cross-linked polyethylene (PEX) pipe.

The drain/waste plumbing is a combination of schedule 40 ABS plastic, PVC DWV plastic and cast iron pipe (workmanship questionable **Photo 7**). Vent plumbing is PVC DWV plastic pipe.

Hot water for the residence is provided by a conventional storage tank with **30 gallons** of capacity. The energy source for the water heater is electricity.

MAKE: Whirlpool

MODEL: E2F30H0035V

SERIAL: 0708106980

This unit was manufactured in: May of 2009

More information and service/owner's manuals for this appliance can be found at the following link: <http://www.whirlpoolwaterheaters.com/>

The water heater is located in the attic. The shut-off switch is located near the unit. The water heater automatic safety control is in serviceable condition.

The main water entry shutoff is located in the crawlspace. The main waste clean-out is located in the crawlspace.

A propane tank is installed at the rear of the home and supplies fuel for the oven/range. Modern CSST tubing was noted in the crawlspace.

Observations & Recommendations:

15. **Repair / Replace:** I found supply pipes that have not been properly suspended or secured with correct hangers or brackets. These must be corrected by installing appropriate hangers/brackets that are compatible with the materials used and are applied at proper intervals to ensure adequate support **Photo 3**.
16. **Improve / Upgrade:** Due to the location of the water heater I recommend that an insulating jacket be provided (cold attic space in winter).
17. **Comments:** The temperature pressure relief valve on the water heater was checked for proper installation and no defects were noted.

Heating System

Component Description:

A natural gas forced air furnace provides heat to the residence.

MAKE: Goodman

MODEL: GMS80904BNCA

SERIAL: 09055691007

BTU/KW Rating: 90,000 (adequate for a home of this size)

This unit was manufactured in: May of 2009

More information and service/owner's manuals for this appliance can be found at the following link: <http://www.goodmanmfg.com/>

The system has a double-wall metal vent that vents up through the roof. The electrical safety switch for the heating system is located within sight of the furnace/boiler unit. The thermostat for the system is a non-programmable type and is located in dining room.

The interior gas shut-off valve is located at the main gas line above/adjacent to furnace/boiler. The gas meter is located in the front of the home. The gas line plumbing is CSST (corrugated stainless steel tubing) and galvanized steel. The exterior gas shut-off valve is located at the meter.

The ductwork for the heating system consists of flexible polyethylene and galvanized sheet metal ducts with galvanized steel return ducting. The main filter(s) for this system can be found at the return air plenum before the furnace. This filter is a fiberglass cartridge type measuring **15 X 25" X 1"**.

Observations & Recommendations:

18. **Attention:** We strongly recommend that all clients obtain a service contract from a reputable HVAC contractor for general scheduled maintenance of the heating and air conditioning components
19. **Comments:** The normal sequence of operating modes was executed with no obvious defects noted. All rooms were checked for a heat source (delivery register) with no defects noted. Temperature readings at all delivery and return registers were found to be within normal tolerances.

Air Conditioning Systems

Component Description:

A central air conditioning system provides air conditioning for the residence. The energy source is electricity. The thermostat for the system is a non-programmable type and is located in the main floor hall.

The disconnect switch for the Air Conditioning system is mounted within sight of the unit. The air handler and evaporator unit are located in the attic. The emergency shut-off for the air handler is located in the attic **Photo 2**.

MAKE: Tempstar
MODEL: NBH301BQKB1
SERIAL: L890796153
BTU/KW Rating: 30,000 (2.5 ton)
This unit was manufactured in 1989

The compressor unit is located at the rear of the home.

MAKE: Tempstar
MODEL: CA3018VAK1
SERIAL: L885022439
BTU/KW Rating: 30,000 (2.5 ton)
This unit was manufactured in 1988

More information and service/owner's manuals for this appliance can be found at the following link: <http://www.tempstar.com/t-esavings.html>

The ductwork for the air conditioning system consists of flexible ductwork ducts with galvanized steel return ducting. The filter is at the return air intake grill(s).

Observations & Recommendations:

20. **Comments:** The proper temperature split between supply and intake air in an air conditioner is 14 to 20°F. This system is operating within specified temperature limits.

Electrical System

Component Description:

Electrical service to the home is via overhead 3-wire. The service entrance conductors are aluminum. The electrical meter is located on the right side of the residence. The service grounding electrode conductor is a bare aluminum ground.

The main disconnect is a 100 amp breaker type located inside the service entrance panel. The main service entrance panel is a **Challenger breaker system** located in the living room. The panel is rated for 100 amps at 120/240 volts. The final service rating is 100 amps. The main service panel appears to have no room for future upgrades or additions to the system.

The branch wiring is non-metallic sheathed cable (Romex) type. It is copper wiring.

Electric base board heating is also installed at the residence. The base board units were all working as intended at the time of inspection.

Observations & Recommendations:

21. **Safety Issue:** No operational smoke alarms were found in any part of the building. The fire code requires alarms in all hallways that lead to bedrooms. It is wise to locate smoke alarms where they will not be triggered by steam and/or fumes from bathrooms or kitchens. It is recommended that all alarms are hardwired into the electrical system.
22. **Investigate Further:** Due to several deficiencies noted in the electrical system (abandon wires, open junction boxes, lack of anti-oxidant paste, ungrounded receptacles and possible over fusing) I recommend a complete evaluation of the electrical system by a licensed electrician **Photos 8&9**.
23. **Comments:** Ground fault circuit interrupters (GFCI) are installed in the bathroom and kitchen. GFCI are safety devices that sense a ground fault in an electrical system and cut power to a circuit faster than one's nervous system can react. Modern codes require any branch circuits at kitchen counters, in bathrooms, basements, garages or exterior outlets to be GFCI protected. The code at the time this home was built may not have required GFCI protection at these circuits. Nonetheless, we strongly recommend they be added at these locations as an extra preventive safety measure.

Interior

Component Description:

The interior wall and ceiling surfaces are conventional drywall. The primary floor coverings are wall-to-wall carpet, hardwood and sheet vinyl. The bathroom flooring is sheet vinyl. The kitchen flooring material is hardwood.

The kitchen countertops are plastic laminate. The kitchen cabinets are solid wood.

Most interior doors are composition, hollow-core panel. The windows are aluminum sash double glazed units.

Please note that all major appliances in the residence were tested and found to be working as intended.

Note: Please see the Structure section of this report regarding the uneven floors.

Observations & Recommendations:

24. **Repair / Replace:** Several issues were noted with the windows in the home (inoperative in the sunroom, broken in the front bedroom and flooded in the bathroom). Repairs will be necessary. **Also**, the windows in the home that do not contain safety glass should be replaced (front bedroom for example) **Photo 10**.
25. **Repair / Replace:** One or more of the window screens was missing at the time of the inspection. All windows that open should have screens (this applies to the attic gable end windows as well).
26. **Investigate Further:** Ceiling drywall repairs were noted in the sun porch. The reason for the repairs was not determined.
27. **Comments:** There are minor wall blemishes throughout the home that are of no real significance to this inspection. I only report on individual conditions that are significant and that indicate underlying defects of a more serious nature, such as settling, structural inadequacies, water intrusion, rot or insect damage.

Inspection Photographs

Digital photographs and illustrations may be included with this report. These photos and illustrations may be included for informative or descriptive purposes or to better illustrate an observation or recommendation. **No degree of importance should be inferred by the presence or absence of photos and illustrations.**

Larger photographs are included in this report. Please click the “Paperclip” icon on left to view



Photo 1

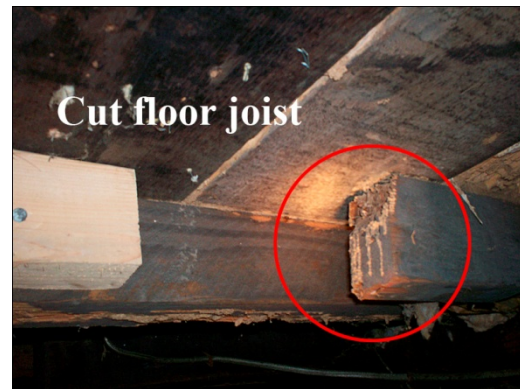


Photo 2



Photo 3



Photo 4



Photo 5



Photo 6



Photo 7



Photo 8

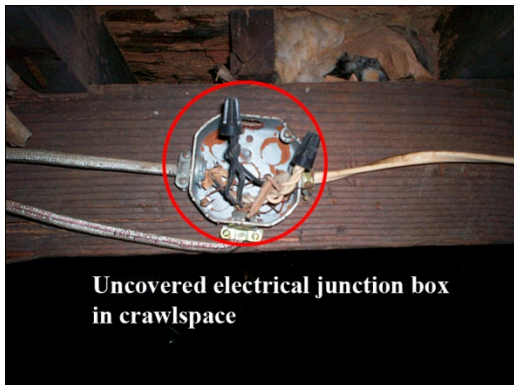


Photo 9



Photo 10

Maintenance Advice

UPON TAKING OWNERSHIP

After taking possession of a new home, there are some maintenance and safety issues that should be addressed immediately. The following checklist should help you undertake these improvements:

- Change the locks on all exterior entrances, for improved security.
- Check that all windows and doors are secure. Improve window hardware as necessary. Security rods can be added to sliding windows and doors. Consideration could also be given to a security system.
- Install smoke detectors on each level of the home. Ensure that there is a smoke detector outside all sleeping areas. Replace batteries on any existing smoke detectors and test them. Make a note to replace batteries again in one year.
- Create a plan of action in the event of a fire in your home. Ensure that there is an operable window or door in every room of the house. Consult with your local fire department regarding fire safety issues and what to do in the event of fire.
- Examine driveways and walkways for trip hazards. Undertake repairs where necessary.
- Examine the interior of the home for trip hazards. Loose or torn carpeting and flooring should be repaired.
- Undertake improvements to all stairways, decks, porches and landings where there is a risk of falling or stumbling.
- Review you home inspection report for any items that require immediate improvement or further investigation. Address these areas as required.
- Install rain caps and vermin screens on all chimney flues, as necessary.
- Investigate the location of the main shut-offs for the plumbing, heating and electrical systems. If you attended the home inspection, these items would have been pointed out to you.

REGULAR MAINTENANCE

EVERY MONTH

- Check that fire extinguisher(s) are fully charged. Re-charge if necessary.
- Examine heating/cooling air filters and replace or clean as necessary.
- Inspect and clean humidifiers and electronic air cleaners.

- If the house has hot water heating, bleed radiator valves.
- Clean gutters and downspouts. Ensure that downspouts are secure, and that the discharge of the downspouts is appropriate. Remove debris from window wells.
- Carefully inspect the condition of shower enclosures. Repair or replace deteriorated grout and caulk. Ensure that water is not escaping the enclosure during showering. Check below all plumbing fixtures for evidence of leakage.
- Repair or replace leaking faucets or shower heads.
- Secure loose toilets, or repair flush mechanisms that become troublesome.

SPRING AND FALL

- Examine the roof for evidence of damage to roof coverings, flashings and chimneys.
- Look in the attic (if accessible) to ensure that roof vents are not obstructed. Check for evidence of leakage, condensation or vermin activity. Level out insulation if needed.
- Trim back tree branches and shrubs to ensure that they are not in contact with the house.
- Inspect the exterior walls and foundation for evidence of damage, cracking or movement. Watch for bird nests or other vermin or insect activity.
- Survey the basement and/or crawl space walls for evidence of moisture seepage.
- Look at overhead wires coming to the house. They should be secure and clear of trees or other obstructions.
- Ensure that the grade of the land around the house encourages water to flow away from the foundation.
- Inspect all driveways, walkways, decks, porches, and landscape components for evidence of deterioration, movement or safety hazards.
- Clean windows and test their operation. Improve caulking and weather-stripping as necessary. Watch for evidence of rot in wood window frames. Paint and repair window sills and frames as necessary.
- Test all ground fault circuit interrupter (GFCI) devices, as identified in the inspection report.
- Shut off isolating valves for exterior hose bibs in the fall, if below freezing temperatures are anticipated.
- Test the Temperature and Pressure Relief (TPR) Valve on water heaters.
- Inspect for evidence of wood boring insect activity. Eliminate any wood/soil contact around the perimeter of the home.

- Test the overhead garage door opener, to ensure that the auto-reverse mechanism is responding properly. Clean and lubricate hinges, rollers and tracks on overhead doors.
- Replace or clean exhaust hood filters.
- Clean, inspect and/or service all appliances as per the manufacturer's recommendations.

ANNUALLY

- Replace smoke detector batteries.
- Have the heating, cooling and water heater systems cleaned and serviced.
- Have chimneys inspected and cleaned. Ensure that rain caps and vermin screens are secure.
- Examine the electrical panels, wiring and electrical components for evidence of overheating. Ensure that all components are secure. Flip the breakers on and off to ensure that they are not sticky.
- If the house utilizes a well, check and service the pump and holding tank. Have the water quality tested. If the property has a septic system, have the tank inspected (and pumped as needed).
- If your home is in an area prone to wood destroying insects (termites, carpenter ants, etc.), have the home inspected by a licensed specialist. Preventative treatments may be recommended in some cases.

PREVENTION IS THE BEST APPROACH

Although we've heard it many times, nothing could be more true than the old cliché "an ounce of prevention is worth a pound of cure." Preventative maintenance is the best way to keep your house in great shape. It also reduces the risk of unexpected repairs and improves the odds of selling your house at fair market value, when the time comes.

Please feel free to contact our office should you have any questions regarding the operation or maintenance of your home. Enjoy your home!

Pre-Inspection Agreement

This is a copy of the Pre-Inspection Agreement that you signed prior to your Home Inspection. We provide you with this document for you records. Please note that Interspec, LLC shall retain the original for a minimum of 5 years as required by the State of New Jersey.

Interspec, LLC P.O. Box 163, Marmora, N.J. 08223 Pre-Inspection Agreement

1. THIS PRE-INSPECTION AGREEMENT (hereinafter the "Agreement") contains the terms and conditions of your (the "Client") contract with Interspec, LLC (the "Company") for an inspection of the Property at the address above. This document contains Limitations on the Scope of the Inspection, Exclusions, Exceptions and the Limitation of Liability and Arbitration. Please read the report completely and carefully and call us with questions and for an explanation of any aspect, written or printed, which you do not fully understand. A copy of this report will also be included in the final Inspection Report. By signing below, the Client warrants that they have authorized all approvals for the Company to initiate the Inspection of the Property listed above. The Client also warrants that (a) they have read the Agreement in its entirety, (b) Client understands they are bound to all the terms of the Agreement, (c) Client understands that the Inspection and Inspection Report are prepared solely for the Clients use and is not intended to be transferred, or utilized by any other party without the express written consent of the Company.

2. INSPECTION REPORT DISTRIBUTION: The Company will issue the Inspection Report to the Client only and the Inspection report is the confidential property of the Client. If the Client desires to have his/her agent receive a copy, please **Client(s) initials:** _____. The Company shall retain this Agreement and the Home Inspection Report for five (5) years.

3. INSPECTION: Company agrees to perform a limited visual Inspection of the structure at the above address and to provide Client with a written opinion as to the apparent general condition of the structure's components and systems, including identification of significant observable deficiencies as they exist at the time of Inspection. The Inspection will be performed in a manner consistent and governed by the New Jersey Administrative Code N.J.A.C. 13:40-15 and that the Company shall comply with these rules and failure to comply with the rules may subject the Company to discipline. The Client understands the Company will perform a Home Inspection in accordance with the Standards of Practice of N.J.A.C. 13:40-15.16 (included with this Agreement), and Shall Include the following Accessible Systems and Components:

Structural Components

Roofing System Components

Electrical System Components

Cooling System Components

Insulation components & Ventilation System

Exterior Components

Plumbing System Components

Heating System Components

Interior Components

Fireplaces & solid fuel burning appliances

4. LIMITATIONS OF THE INSPECTION: The Inspection includes only those Systems and Components specifically identified in the Inspection Report not exposed and readily accessible because of soil, walls, floors, ceilings, furnishings ext. have been excluded by New Jersey Administrative Code 13:40-15.16 (included with this Agreement) and are not included in the Inspection. In accordance with N.J.A.C. 13:40-15.16b, the Home Inspector is NOT REQUIRED to 1. Enter any area or perform any procedure which is, in the opinion of the home inspector or associate home inspector, unsafe and likely to be dangerous to the inspector or other persons; 2. Enter any area or perform any procedure which will, in the opinion of the home inspector or associate home inspector, likely damage the property or its systems or components; 3. Enter any area which does not have at least 24 inches of unobstructed vertical clearance and at least 30 inches of unobstructed horizontal clearance; 4. Identify concealed conditions and latent defects; 5. Determine life expectancy of any system or component; 6. Determine the cause of any condition or deficiency; 7. Determine future conditions that may occur including the failure of systems and components including consequential damage; 8. Determine the operating costs of systems or components; 9. Determine the suitability of the property for any specialized use; 10. Determine compliance with codes, regulations and/or ordinances; 11. Determine market value of the property or its marketability; 12. Determine advisability of purchase of the property; 13. Determine the presence of any potentially hazardous plants, animals or diseases or the presence of any suspected hazardous substances or adverse conditions such as mold, fungus, toxins, carcinogens, noise, and contaminants in soil, water, and air; 14. Determine the effectiveness of any system installed or method utilized to control or remove suspected hazardous substances; 15. Operate any system or component which is shut down or otherwise inoperable; 16. Operate any system or component which does not respond to normal operating controls; 17. Operate shut-off valves; 18. Determine whether water supply and waste disposal systems are public or private; 19. Insert any tool, probe or testing device inside electrical panels; 20. Dismantle any electrical device or control other than to remove the covers of main and sub panels; 21. Walk on unfloored sections of attics; and 22. Light pilot flames or ignite or extinguish fires.

Client(s) Initials: _____

In compliance with N.J.A.C. 13:40-15.16, The Home Inspector will exclude from the Home Inspection the Systems and/or Components as requested by the Client:

By checking this box, I wish to exclude the Systems and/or Components listed above (3) from the Home Inspection:

5. EXCEPTIONS AND EXCLUSIONS: The following Items, Components and Systems are also **Not Included** in the Home Inspection: 1. septic systems, swimming pools, wells, hot tubs, inaccessible or underground fuel and storage tanks, telephone and cable TV, security systems, water softeners, central vacuum systems, sprinkler systems, fire and safety equipment, presence or absence of rodents, termites and other insects, central air conditioning systems when the outside temperature is 60 degrees Fahrenheit or lower, 2. furnace heat exchangers, radiant heating systems, solar heating systems, detached building and/or equipment, gas barbeques, location of boundaries, engineering analysis or testing, environmental hazards including, but not limited to; asbestos, radon, lead, formaldehyde and electro magnetic fields(EMF's) 3. cosmetic items including but not limited to paint, wall coverings, carpeting paneling, flooring and landscape. **The inspection agreement, the home inspection and the inspection report do not constitute a home warranty or a guarantee of any kind; nor do they substitute for any disclosure statement as may be required by law.** We do not turn on, ignite or inspect any utility service, major system, item or component that is shut down or not connected to a functioning system at the time of the inspection. All utility services and major systems must be turned on to perform the inspection. Therefore, you agree not to hold us responsible for future failure and repair, or for the non-discovery of any patent or latent defects in material, workmanship, or other conditions of the property which may occur or become evident after the inspection date; nor for any alleged non-disclosure of conditions that are the express responsibility of the seller of the property. You agree to assume all the risk for conditions, which are concealed from view or inaccessible to us at the time of the inspection.

6. STATUTE OF LIMITATIONS: Client agrees that any claim for negligence, breach of contract or otherwise, be made in writing and reported to the Company within ten (10) business days of discovery. Client also agrees to allow the Company the opportunity to re-inspect the property except in emergency conditions, before the Client or Clients agents, or independent contractor's repairs, replaces, alters or modifies the claimed discrepancy. Client understands and agrees that any failure to notify Company as stated above would constitute a waiver of any and all claims Client may have against the Company or Inspector. Any legal action must be brought within one (1) year from the date of the Inspection. Failure to bring action within one (1) year of the date of the Inspection is a full and complete waiver of any rights, actions or causes of actions that may have arisen therefrom.

7. LIMITATION OF LIABILITY: It is understood and agreed to buy the parties hereto that the company is not a insurer, that the payment for the Inspection and Inspection Report is based solely on value of the service provided by the Company in the performance of the limited visual Inspection and production of the Inspection Report as described herein, that it is impracticable and extremely difficult to fix actual damages, if any, which may result from a failure to perform such services. In the case of failure to perform such services and a resulting loss, or in the event the Client or any third party claims the Company is in anyway liable for negligently performing the Inspection or in preparing the Inspection Report, or for any other reason or claim that the Company has not fully satisfied all its obligations hereunder, Company and any of its Home Inspectors, employees, agents, subcontractors, independent subcontractors or members (collectively the "Company") are limited in liability to a fixed amount equal to the fee paid for the Inspection services as liquidated damages, and not as a penalty, and this liability shall be exclusive. Client hereby agrees indemnify, defend and hold harmless the Inspector and the Company if any third party brings a claim against Inspector and/or the Company relating to the Inspection or Inspection Report.

8. ARBITRATION AGREEMENT: Any dispute, controversy, interpretation or claim including claims for, but not limited to, breach of contract, any form of negligence, fraud or misrepresentation arising out of, from, or related to, this contract or arising out of, from or related to the inspection or inspection report shall be submitted to final and binding arbitration under the Rules and procedures of the Expedited Arbitration of Home Inspection Disputes of Construction Arbitration Services, Inc. The decision of the Arbitrator appointed thereunder shall be final and binding judgment on the Award that may be entered in any Court of competent jurisdiction.

9. AGREEMENT AND MODIFACATION: This Agreement and the documents referred to herein constitute the entire Agreement between the parties hereto, and supersede any and all prior representations, discussions, or agreements, whether written or oral. No amendment change or variance from this Agreement shall be binding on either party unless mutually agreed to, in writing, and signed by the parties hereto. Client further understands and agrees Company reserves the right to modify the Inspection Report for a period of time that shall not exceed forty-eight (48) hours after the Inspection Report has been first delivered to the Client. This Agreement shall be binding upon the inure to the parties hereto and their spouses, heirs, executors, administrators, successors, assigns and representatives of any kind whatsoever.

10. REINSPECTION: If at the time of the Home Inspection an area or system is inaccessible for any reason and you will require the Home Inspector to return to the property, a fee of \$ 125.00 will be charged at the time of re-inspection(s).

New Jersey Standards of practice

- (a) *All home inspectors and associate home inspectors shall comply with the standards of practice contained in this section when conducting home inspections. The scope of home inspection services performed in compliance with the requirements set forth in this section shall provide the client with objective information regarding the condition of the systems and components of the home as determined at the time of the home inspection.*
- (b) *Nothing in this section shall be construed to require a home inspector or associate home inspector to:*
1. Enter any area or perform any procedure which is, in the opinion of the home inspector or associate home inspector, unsafe and likely to be dangerous to the inspector or other persons;
 2. Enter any area or perform any procedure which will, in the opinion of the home inspector or associate home inspector, likely damage the property or its systems or components;
 3. Enter any area which does not have at least 24 inches of unobstructed vertical clearance and at least 30 inches of unobstructed horizontal clearance;
 4. Identify concealed conditions and latent defects;
 5. Determine life expectancy of any system or component;
 6. Determine the cause of any condition or deficiency;
 7. Determine future conditions that may occur including the failure of systems and components including consequential damage;
 8. Determine the operating costs of systems or components;
 9. Determine the suitability of the property for any specialized use;
 10. Determine compliance with codes, regulations and/or ordinances;
 11. Determine market value of the property or its marketability;
 12. Determine advisability of purchase of the property;
 13. Determine the presence of any potentially hazardous plants, animals or diseases or the presence of any suspected hazardous substances or adverse conditions such as mold, fungus, toxins, carcinogens, noise, and contaminants in soil, water, and air;
 14. Determine the effectiveness of any system installed or method utilized to control or remove suspected hazardous substances;
 15. Operate any system or component which is shut down or otherwise inoperable;
 16. Operate any system or component which does not respond to normal operating controls;
 17. Operate shut-off valves;
 18. Determine whether water supply and waste disposal systems are public or private;
 19. Insert any tool, probe or testing device inside electrical panels;
 20. Dismantle any electrical device or control other than to remove the covers of main and sub panels;
 21. Walk on unfloored sections of attics; and
 22. Light pilot flames or ignite or extinguish fires.

(c) Home inspectors and associate home inspectors shall:

1. Inspect the following systems and components in residential buildings and other related residential housing components:
 - i. Structural components as required by (e) below;
 - ii. Exterior components as required by (f) below;
 - iii. Roofing system components as required by (g) below;
 - iv. Plumbing system components as required by (h) below;
 - v. Electrical system components as required by (i) below;
 - vi. Heating system components as required by (j) below;
 - vii. Cooling system components as required by (k) below;
 - viii. Interior components as required by (l) below;
 - ix. Insulation components and ventilation system as required by (m) below; and
 - x. Fireplaces and solid fuel burning appliances as required by (n) below;
2. Prepare a home inspection report which shall:
 - i. Disclose those systems and components as set forth in ©1 above which were present at the time of inspection;
 - ii. Disclose systems and components as set forth in ©1 above which were present at the time of the home inspection but were not inspected, and the reason(s) they were not inspected;
 - iii. Describe the systems and components specified in these standards of practice;
 - iv. State material defects found in systems or components;
 - v. State the significance of findings where any material defects in the systems and components of ©1 above were found; and
 - vi. Provide recommendations where material defects were found to repair, replace or monitor a system or component or to obtain examination and analysis by a qualified professional, tradesman, or service technician without determining the methods, materials or cost of corrections; and
3. Retain copies of all home inspection reports prepared pursuant to ©2 above, for a period of five years upon completion of the report;

(d) Subsection © above is not intended to limit home inspectors or associate home inspectors from:

1. Inspecting or reporting observations and conditions observed in systems and components in addition to those required in ©1 above and inspecting systems and components other than those mandated for inspection in ©1 above as long as the inspection and reporting is based on the licensee's professional opinion, prior work experience, education and training, unless these standards of practice prohibit the home inspector or associate home inspector from inspecting such system or component;
2. Contracting with the client to provide, for an additional fee additional inspection services provided the home inspector or associate home inspector is educated, trained, certified, registered or licensed, pursuant to the provisions of N.J.A.C. 13:40-15.22 and other applicable statutes and rules; and
3. Excluding systems and components from the inspection if requested in writing by the client.

(e) When conducting the inspection of the structural components, the home inspector or associate home inspector shall:

1. Inspect:

- i. Foundation;
- ii. Floors;
- iii. Walls;
- iv. Ceilings; and
- v. Roof;

2. Describe:

- i. Foundation construction type and material;
- ii. Floor construction type and material;
- iii. Wall construction type and material;
- iv. Ceiling construction type and material; and
- v. Roof construction type and material;

3. Probe structural components where deterioration is suspected unless such probing would damage any finished surface; and
4. Describe in the home inspection report the methods used to inspect under- floor crawl spaces and attics.

(f) When conducting the inspection of the exterior components, a home inspector or associate home inspector shall:

1. Inspect:

- i. Exterior surfaces, excluding shutters, and screening, awnings, and other similar seasonal accessories;
- ii. Exterior doors excluding storm doors or safety glazing;
- iii. Windows excluding storm windows and safety glazing;
- iv. Attached or adjacent decks, balconies, stoops, steps, porches, and their railings;
- v. Vegetation, grading, drainage, and retaining walls with respect to their immediate detrimental effect on the condition of the residential building, excluding fences, geological and/or soil conditions, sea walls, break-walls, bulkheads and docks, or erosion control and earth stabilization;
- vi. Attached or adjacent walkways, patios, and driveways; and
- vii. Garage doors including automatic door openers and entrapment protection mechanisms, excluding remote control devices; and

2. Describe exterior wall surface type and material.

(g) When inspecting the roof of a residential building, the home inspector or associate home inspector shall:

1. Inspect:

- i. Roofing surface, excluding antennae and other installed accessories such as solar heating systems, lightning arresters, and satellite dishes;
- ii. Roof drainage systems;
- iii. Flashing;
- iv. Skylights; and
- v. Exterior of chimneys;

2. Describe:

- i. Roof surface;
- ii. Roof drainage systems;

- iii. Flashing;
 - iv. Skylights; and
 - v. Chimneys;
3. Employ reasonable, practicable and safe methods to inspect the roof such as:
- i. Walking on the roof;
 - ii. Observation from a ladder at roof level; or
 - iii. Visual examination with binoculars from ground level; and
4. Describe the methods used to inspect the roof.

(h) When inspecting the plumbing system, a home inspector or associate home inspector shall:

1. Inspect:
- i. Interior water supply and distribution systems including functional water flow and functional drainage, excluding wells, well pumps, well water sampling or water storage related equipment, determination of water supply quantity or quality and water conditioning systems and lawn irrigation systems;
 - ii. All interior fixtures and faucets, excluding shut off valves, wells, well pumps, well water sampling and water storage related equipment;
 - iii. Drain, waste and vent systems;
 - iv. Domestic water heating systems, without operating safety valves or automatic safety controls, and excluding solar water heating systems;
 - v. Combustion vent systems excluding interiors of flues and chimneys;
 - vi. Fuel distribution systems; and
 - vii. Drainage sumps, sump pumps and related piping; and
2. Describe:
- i. Predominant interior water supply and distribution piping materials;
 - ii. Predominant drain, waste and vent piping materials; and
 - iii. Water heating equipment including energy sources.

(i) When inspecting the electrical system, a home inspector or associate home inspector shall:

1. Inspect:
- i. Service entrance system;
 - ii. Main disconnects, main panel and sub panels, including interior components of main panel and sub panels;
 - iii. Service grounding;
 - iv. Wiring, without measuring amperage, voltage or impedance, excluding any wiring not a part of the primary electrical power distribution system, such as central vacuum systems, remote control devices, telephone or cable system wiring, intercom systems, security systems and low voltage wiring systems;
 - v. Over-current protection devices and the compatibility of their ampacity with that of the connected wiring;
 - vi. At least one of each interior installed lighting fixture, switch, and receptacle per room and at least one exterior installed lighting fixture, switch, and receptacle per side of house; and
 - vii. Ground fault circuit interrupters; and
2. Describe:
- i. Amperage and voltage rating of the service;
 - ii. Location of main disconnect, main panels, and sub-panels;
 - iii. Type of over-current protection devices;
 - iv. Predominant type of wiring;
 - v. Presence of knob and tube branch circuit wiring; and
 - vi. Presence of solid conductor aluminum branch circuit wiring.

(j) When inspecting the heating system, a home inspector or associate home inspector shall:

1. Inspect:

- i. Installed heating equipment and energy sources, without determining heat supply adequacy or distribution balance, and without operating automatic safety controls or operating heat pumps when weather conditions or other circumstances may cause damage to the pumps, and excluding humidifiers, electronic air filters and solar heating systems;
 - ii. Combustion vent systems and chimneys, excluding interiors of flues or chimneys;
 - iii. Fuel storage tanks, excluding propane and underground storage tanks; and
 - iv. Visible and accessible portions of the heat exchanger, removing the flame roll-out shield if applicable; and
2. Describe:
 - i. Heating equipment and distribution type; and
 - ii. Energy sources.

(k) When inspecting the cooling system, a home inspector or associate home inspector shall:

1. Inspect:
 - i. Central cooling system, excluding electronic air filters and excluding determination of cooling supply adequacy or distribution balance and without operating central cooling equipment when weather conditions or other circumstances may cause damage to the cooling equipment;
 - ii. Permanently installed hard-wired, through-wall individual cooling systems; and
 - iii. Energy sources; and
2. Describe:
 - i. Cooling equipment and distribution type; and
 - ii. Energy sources.

(l) When inspecting the interior of a residential building, a home inspector or associate home inspector shall:

1. Inspect:
 - i. Walls, ceilings, and floors excluding paint, wallpaper and other finish treatments, carpeting and other non-permanent floor coverings;
 - ii. Steps, stairways, and railings;
 - iii. Installed kitchen wall cabinets to determine if secure;
 - iv. At least one interior passage door and operate one window per room excluding window treatments; and
 - v. Household appliances limited to:
 - (1) The kitchen range and oven to determine operation of burners or heating elements excluding microwave ovens and the operation of self-cleaning cycles and appliance timers and thermostats;
 - (2) Dishwasher to determine water supply and drainage; and
 - (3) Garbage disposer.

(m) When inspecting the insulation components and ventilation system of a residential building, the home inspector or associate home inspector shall:

1. Inspect:
 - i. Insulation in unfinished spaces without disturbing insulation;
 - ii. Ventilation of attics and crawlspaces; and
 - iii. Mechanical ventilation systems; and
2. Describe:
 - i. Insulation in unfinished spaces adjacent to heated areas; and
 - ii. Evidence of inadequate attic and crawlspace ventilation.

(n) When inspecting fireplaces and solid fuel burning appliances, a home inspector or associate home inspector shall:

1. Inspect:

- i. Fireplaces and solid fuel burning appliances, without testing draft characteristics, excluding fire screens and doors, seals and gaskets, automatic fuel feed devices, mantles and non-structural fireplace surrounds, combustion make-up air devices, or gravity fed and fan assisted heat distribution systems; and
 - ii. Chimneys and combustion vents excluding interiors of flues and chimneys; and
2. Describe:
- i. Type of fireplaces and/or solid fuel burning appliances;
 - ii. Energy source; and
 - iii. Visible evidence of draft characteristics.



Limited Inspection Warranty

Purchased by your home inspector on your behalf

Inspector's Name: Roy J. Baake
Coverage Type: 100-Day Inspection Coverage
Coverage ID: 1005-132-000000-3481
Property Address: 19 Morias Ave.
Millville, NJ 8332

IMPORTANT LEGAL DOCUMENT – PLEASE READ IMMEDIATELY

100-Day Limited Inspection Warranty Agreement

This limited inspection warranty agreement ("warranty") is not an insurance policy. It is an agreement between Mountain Warranty Corporation ("MWC") and the home inspector whose name, signature, and ID appear on the last page of this document ("Inspector"). MWC does not sell warranties to consumers; MWC only sells warranties to home inspectors and other commercial business associates. Inspector acquired this warranty on behalf of Inspector's client in order to provide added value to the inspection. The warranty is intended to provide for the cost of repairing certain types of failures of specific items at the property inspected by the Inspector. This warranty is effective on the day that the inspection is performed. Inspector and Inspector's client understand that MWC is not an employee, agent, supervisor, or representative of the Inspector, and MWC bears no responsibility for the acts or omissions of the Inspector other than with regard to the warranty provided by MWC. By accepting the benefits of this warranty, Inspector's client agrees to all of the terms and conditions set forth herein, and grants Inspector a full and complete release from further liability in relation to the item(s) set forth in paragraph 47.

I. One Hundred-Day Limit / \$1,000.00 Limit

This 100-day limited warranty is effective from the date of the home inspection for period of 100 days. The date of the inspection is the first day of the 100-day period. If closing occurs after the expiration of the one 100-day period, the warranty will extend twenty-one (21) days following the closing, provided that the closing takes place within 121 days of the inspection. MWC must receive any notice of a claim on or before the expiration of the 100-day period (or, if applicable, the 21-day period following the closing) or the warranty is no longer valid. MWC's maximum liability, in the aggregate, for any and all claims submitted pursuant to this warranty for any and all covered appliances, systems and components shall not exceed \$1,000.00. No person may make a claim under this warranty who does not have legal title to the subject property at the time of the claim.

II. Coverage

MWC agrees to provide a payment for the covered costs to repair or replace the items listed in this warranty as being covered if any such items fail or become inoperable during the term of this warranty due to mechanical failure caused by routine wear and tear, subject to the terms and conditions of this warranty. "Mechanical failure" occurs when an item becomes inoperable or unable to perform its designed function. Mechanical failure is not covered if it is due to: conditions that existed prior to the inspection date; lack of routine maintenance and care; misuse; and rust and/or corrosion. This warranty provides coverage only for those items (appliances, systems or components) listed in this warranty as being covered. The lists of items in the following sections titled "Examples of items/conditions not covered" are not meant to be all-inclusive and are provided for example and illustration. They do not limit the right of MWC to decline coverage for items not on the lists. The claim payment will be pro-rated according to the age and condition of the item. Determination of the amount of the cost of repair or replacement will be made solely by MWC. Determination of the operating condition and the nature of any failure or inoperability will be made solely by MWC. Determination of coverage for any claim will be made solely by MWC.

III. Kitchen Appliances

Description of items covered: The item covered must be an installed and permanent appliance in the primary kitchen limited to the range/stove/cook-top, oven, garbage disposal, exhaust fan unit located above the range, and built-in dishwasher. On the day of the inspection, the item must be visually observable and readily accessible; inspected by the inspector; not reported in need of correction, repair, or improvement; not reported in need of

monitoring or further evaluation; not reported with any deficiency; not older than ten (10) years of age; not approaching, near, or at the end of its service life expectancy. **Examples of items/conditions not covered:** Commercial, high-end, or professional grade appliances; clothes washer and dryer; refrigerator; freezer; cooler; trash compactor; damage to cookware; doors; door seals and glass; filters and screens; food spoilage; ice makers; ice and liquid dispensers; water supply lines; knobs and handles; light bulbs and fixtures; locks and handles; cabinetry and panels; racks; rollers; rooftop or through-wall exhaust units; timers and clocks; self cleaning feature; any appliance 10 years of age or older.

IV. Systems and Components

The item covered must be an installed and permanent system or component of the home. On the day of the inspection, the item must be within the scope of a home inspection as defined by the Standards of Practice to which the inspection was performed; visually observable and readily accessible; inspected by your inspector; not reported in need of correction, repair, or improvement; not reported in need of monitoring or further evaluation; not reported with any deficiency; not older than fifteen (15) years of age; not approaching, near, or at the end of its service life expectancy.

1. Roof Covering

Description of items covered: The standard materials that make up the roof covering that are in need of repair or replacement to correct a water leak; flashing around sewer vent pipes; flashing at chimney; flashing at wall-to-roof intersection. The roof system must be inspected at the time of the inspection. **Examples of items/conditions not covered:** Replacement of the entire roof covering; sheathing or deck boards under the roof covering; tar or felt paper; drip edge material; structural components damaged by excessive roof covering weight; any roof covering material that is 15 years of age or older.

2. Primary Central Air Conditioning (Cooling) System

Description of items covered: Standard mechanical parts and components of one (1) centrally ducted air conditioning system. One system with maximum capacity of five tons, and designed for residential application. The system must be turned on and activated during the home inspection, weather permitting. **Examples of items/conditions not covered:** Wall units; window units; condensate drain pans, pumps, and lines; asbestos insulated ductwork or piping; embedded, encased, or inaccessible ductwork; duct cleaning; dampers; air or fuel filters; fossil fuel control systems; energy management systems; geothermal or water source systems and components, including wells, pumps, coils and piping; heat recovery units; humidifiers;

refrigerant gas lines internal and external of the equipment; gas or water filters; maintenance and cleaning; panels and cabinetry; registers, grills, diffusers; structural components; water pumps; valves and lines external of the equipment; water cooling towers; gas or chilled water systems; any noise without a related mechanical failure; any air conditioning system that is 15 years of age or older.

3. Primary Central Heating System

Description of items covered: Standard mechanical parts and components of one system, either hot-water/steam heating system or centrally ducted forced-air heat pump/electric/gas-fired/oil-fired heating system. Electric baseboard units are covered, if they are the primary source of heating the property. The system must be turned on and activated during the home inspection, weather permitting. **Examples of items/conditions not covered:** Chimneys, flues, and liners; condensate drain pans, pumps, and lines; asbestos insulated ductwork or piping; inaccessible water/steam pipes; embedded encased or inaccessible ductwork; duct cleaning; dampers; air filters; fuel control systems; energy management systems; geothermal or water source systems and components, including wells, pumps, coils, and piping; heat/air recovery units; humidifiers; refrigerant gas lines external of the equipment; panels and cabinetry; registers, grills, diffusers; structural components; water pumps; valves and lines internal and external of the equipment; fuel storage tanks, lines, and filters; fuel filters; individual space heaters; secondary units; free-standing or portable heating units; maintenance and cleaning; pressure regulators; radiant heating systems in walls, floors, or ceilings; any noise without a related mechanical failure; solar heating systems; gas log systems, including gas lines and valves; fossil or solid fuel burning or gas burning stoves, fireplaces, inserts and units; wall units; window units; any heating system that is 15 years of age or older.

4. Plumbing System

Description of items covered: Standard mechanical parts and components of the following items that are located within the perimeter of the main foundation and outer load-bearing walls: water valves; shower and tub valves; toilets; leaks at water supply pipes and leaks at drain, waste, and vent pipes, except those caused by plumbing stoppages/blockages. All fixtures, including but not limited to tubs, showers, sinks, faucets, and toilets, must be inspected and turned on with running water and then drained during the home inspection. **Examples of items/conditions not covered:** All plumbing in or under the ground, foundation, floor, or concrete slab; inaccessible plumbing; all piping and plumbing outside the perimeter of the foundation and outer load-bearing walls; any piping or plumbing related to detached structures; geothermal or water source systems and components, including wells, pumps, coils, and piping; bath tubs; bidets; caulking or grout; embedded plumbing; conditions of insufficient or excessive water pressure; conditions of water flow restriction due to scale, rust, minerals and other deposits; holding or pressure tanks; pressure regulators; plumbing stoppages/clogs/blockages; conditions, leaks, or breaks causing or caused by plumbing stoppages/clogs/blockages; exterior hose bibs; faucets; freeze damage; jet pumps; laundry tubs; lawn sprinkler systems; repair and finish of any walls, floors, or ceilings; septic systems on-site tanks and components; sewage ejector or grinder pump systems; gray water drainage or pump systems; sewer, water, and gas laterals; shower enclosures and base pans; shower heads; sinks; sink cabinetry; solar systems; toilet tank lids and seats; water damage; any noise without a related mechanical failure; color or quality of the water; water filters; water purification systems; water softeners; private wells, pumps, lines and related components; polybutylene plumbing; whirlpools, spas, saunas, hot tubs, and their plumbing and mechanical components; swimming pools and related structures, components, and systems; gas pipes or lines; gas leaks; replacement of gas pipes, lines, valves, or components.

5. Hot Water Source System

Description of items covered: Standard mechanical parts and components of one hot water source (water heater), including electric or fuel-fired water heater tank, tankless water heater, and domestic coil of a boiler. The hot water source must be turned on and producing hot water during the home inspection. **Examples of items/conditions not covered:** Solar and heat recovery units; auxiliary and secondary holding/storage tanks; geothermal or water source systems and components, including wells, pumps, coils, and piping; base pans; color or quality of the water; flues; vent pipes; insulation; any noise without a related mechanical failure; point of service and/or instant hot water dispensers; racks; straps; timers; meters; sediment build-up; conditions of insufficient or excessive water pressure; conditions of water flow restriction due to scale, rust, minerals and other deposits; domestic coil unit separate from a boiler system; boiler mates; secondary tanks; any hot water source that is 10 years of age or older.

6. Electrical System

Description of items covered: Standard mechanical parts or components located within the perimeter of the main foundation and outer load-bearing walls, including standard light switches, main breaker panel/box, and wall receptacles. A representative number of wall receptacles, lights, and switches must be inspected. The electricity and supply at the entire property must be turned on and fully operable and active during the inspection. **Examples of items/conditions not covered:** Attic, bathroom, and/or whole house exhaust/ventilation fans; direct current (DC) wiring and systems; back-up power systems; door bells and chimes; exterior wiring and components; any wiring or components servicing a detached structure; exhaust fans; fire, smoke, or carbon monoxide alarm and/or detection systems and batteries;

intercom or speaker systems; lighting fixtures; surge protectors; load control devices; low voltage systems; service entrance cables; telephone systems; timers; touch pad components; transmitters and remote controls; utility meter base pans; wall and ceiling fans; knob & tube wiring; aluminum branch circuit wiring. Failures, damage, and conditions caused by incorrect, improper, or inadequate wiring installation, wiring capacity, circuit overload, power failure/shortage or surge, and corrosion caused by moisture are not covered.

7. Garage Door Opener

Description of items covered: Standard mechanical parts and components of a single primary unit as follows: drive trains, motor, receiver, relays, switches and sensors. The garage door opener must be activated and inspected during the home inspection. **Examples of items/conditions not covered:** Batteries; damage caused by door malfunctions; all door parts including door panels, tracks, rollers, hinges, cables and springs; lights; touch pads/buttons; transmitters and remote controls; electrical supply wiring; any opener that is 10 years of age or older.

8. Sump Pump

Description of items covered: Standard mechanical parts and components of the pump assembly located within the perimeter of the main foundation and outer load-bearing walls. The pump system must be installed and inspected during the home inspection. **Examples of items/conditions not covered:** Any unit located outside the property or inside window wells; any unit not professionally or adequately installed; back-up power units; sump buckets or containers; underground piping; pumps not professionally installed to code or standard.

9. Jetted Bathtub

Description of items covered: Mechanical parts and components of the bathtub as follows: accessible electrical controls; accessible plumbing lines; primary circulating pump and motor; drain pipes; gaskets; jets. The tub must be filled and the jets turned on during the inspection. **Examples of items/conditions not covered:** Bathtub shell itself; caulking and grout; conditions of water flow restriction due to scale, rust, minerals and other deposits; failures due to dry operation of equipment; gaining access to electrical and plumbing parts; tiles and marble; tub enclosure.

10. Structure System

Description of items covered: Standard parts and components as follows: Load-bearing components of the home which are the foundation system, beams, girders, lintels, columns, floor joists, plates, roof framing rafters and trusses that were readily visible and inspected during the inspection; sections of the poured concrete and concrete block foundations that were readily visible and inspected during the inspection are covered. **Examples of items/conditions not covered:** Foundations other than poured concrete and concrete block; defects caused by settlement or movement of the structure; any and all parts of the foundation and load-bearing components not readily visible during the home inspection; footings; defects, failure, problems caused by hydrostatic pressure or other forces coming from the ground outside the foundation exterior surface; exterior drainage systems; grading of soil or the ground outside; damage caused by wood-destroying insect infestation; non-load bearing components; wall coverings; plaster, lath, drywall; flooring and sub-flooring material; brick, stucco, stone or veneer; any type of exterior siding material, including wood, vinyl, EIFS, and stucco; trim and finish boards; basement, crawlspace, and garage concrete floor slabs; interior concrete floor slabs; concrete cracks or scaling.

V. General Exclusions and Limitations

1. This warranty provides coverage for the mechanical failure of only those appliances, systems, and components listed as covered. This warranty does not cover any items not specifically listed as covered.
2. This warranty shall not cover any items if they are determined to be defective by the Consumer Product Safety Commission or the manufacturer.
3. This warranty does not cover failures which may result from causes other than ordinary wear and tear, including but not limited to: improper installation; lightning strikes; missing parts; animal, pet, or pest damage; power failure; power surge; fire; acts of God or Nature; flood; freeze damage; water damage; or the tortious or criminal acts of others.
4. This warranty does not cover failures, damage, or conditions resulting from or caused by mold, mildew, mycotoxins, fungus, bacteria, virus, condensation, water, water leaks, water penetration, moisture, wet or dry rot regardless of the source, origin, or location and any other cause or condition contributing concurrently or in any sequence to the mechanical failure.
5. This warranty does not cover upgrading or making modifications or improvements.
6. This warranty does not cover costs associated with construction, carpentry, or other modifications made necessary by the repair or replacement of existing equipment or installing equipment. This warranty does not cover cosmetic repairs.
7. This warranty does not cover the removal and disposal of old appliances, systems, or components.
8. This warranty does not cover appliances, systems, or components deemed by MWC as commercial-grade or not standard.
9. This warranty does not cover asbestos insulation.

10. This warranty does not cover any secondary, incidental, consequential, special and/or punitive damages that results from or was caused by a failure, defect, or problem.
11. This warranty does not cover repairs or replacements of any item covered by other insurance, warranties, or guarantees.
12. This warranty does not cover insulation in the attic, walls, ceilings, or floors. This warranty does not cover the absence, presence, inadequate thickness, or improper installation of insulation.
13. This warranty does not cover systems or components that are beyond the scope of a home inspection according to the Standards of Practice to which the inspection was performed. The Standards of Practice should be clearly identified in the home inspection report.
14. This warranty does not cover auxiliary or detached structures, and all systems and components related to those structures; playground structures and equipment; landscaping structures, ponds, and water pools; and swimming pools and related systems and components.
15. This warranty does not cover water penetration or moisture infiltration into the structure, including flooding, water leaks, and roof leaks.
16. This warranty does not cover any property damaged resulting from or caused by water or moisture.
17. This warranty does not cover potentially hazardous plants or animals including, but not limited to, rodents, vermin, wood destroying insects, wood destroying organisms or diseases harmful to humans including molds or mold-like substances.
18. This warranty does not cover the presence of any environmental hazards including, but not limited to, asbestos, radon, lead, toxins, carcinogens, noise, and contaminants in paint, soil, water, air, and building material.
19. This warranty does not cover the removal, repair, or replacement of walls, ceiling, flooring, roof covering, or masonry in order to repair or correct.
20. This warranty does not cover improvements, modifications, upgrades and bringing-up to code, rule, or regulation.
21. This warranty does not cover damages or conditions caused by violations of code or building standards, whether federal, state, or local.
22. This warranty does not cover regular maintenance, service, and care of systems, components, and appliances. This warranty does not cover conditions, damage, failure, or inoperability caused by or resulting from lack of regular maintenance, service, and care. This warranty does not cover conditions that existed prior to the inspection date; lack of routine maintenance and care; misuse; and rust and/or corrosion.
23. This warranty does not cover interior flues of chimneys, stoves, or fireplaces.
24. This warranty does not cover failure caused by rust, corrosion, or moisture.
25. This warranty does not cover improvement or correction of the soil or ground, or grading.
30. The maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered items of the garage door opener system, sump pump system, and jetted bathtub system shall not exceed \$500.
31. The maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered items of the plumbing system and hot water source system shall not exceed \$250.

VIII. Making a Claim

To make a claim, the following must be completed immediately:

32. Contact MWC at 1-800-671-4351 or submit a claim through the web site at <http://www.myinspectionwarranty.com>. If you fail to notify MWC of any failure or problem prior to the expiration of the 100-day limit of this warranty during which the failure occurred (or, if applicable, the 21-day period following the closing), the warranty is invalid.
33. Written notification of claim must be mailed to MWC at the address above.
34. An itemized estimate or repair invoice of an independent contractor must be submitted to MWC. MWC reserves the right to request a second opinion prior to determining eligibility for coverage. Determination of the amount of the cost of repair or replacement will be made solely by MWC. Determination of the operating condition and the nature of any failure or inoperability will be made solely by MWC. Determination of coverage for any claim will be made solely by MWC.
35. The full home inspection report, inspection agreement, and the seller's disclosure must be submitted to MWC.
36. The original of the last page of this document with the inspector's name and signature, inspector's ID number, and the date of the home inspection must be submitted to MWC. DO NOT SUBMIT A COPY.

IX. Other Legal Provisions

37. The exclusive venue for any legal action by any person or entity against MWC, its directors, officers, shareholders, agents, or employees arising out of this warranty or the facts and circumstances surrounding it shall be in the District Court of Boulder County, Colorado. If MWC substantially prevails in any such action, the other party shall pay MWC's reasonable attorneys fees and costs.
38. This warranty is non-assignable.
39. This warranty may not be modified, except in a writing signed by an authorized officer of MWC.
40. This warranty correctly sets forth the final and entire terms of the warranty and it is intended as a complete and exclusive statement of the terms of the warranty. Any prior communications between MWC and inspector and/or the homeowner are merged into this warranty.
41. Inspector is not authorized to alter the terms of this warranty.
42. The fact that MWC drafted this warranty should not be considered in determining the intent with regard to any term a court finds to be ambiguous.
43. Actions against MWC under this warranty may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act", articles 1 and 2 of title 6, C.R.S., and a party to such a contract may have a right of civil action under such laws, including obtaining the recourse or penalties specified in such laws. Any person attempting to assert a claim against MWC pursuant to similar laws in other states may do so only in an action in the District Court for Boulder County, Colorado.
44. To the fullest extent permitted by law this warranty shall be governed by the laws of the State of Colorado.
45. All of the terms of this warranty are binding on the Inspector and Inspector's client(s).
46. In any legal action of any kind by any person or entity against MWC arising out of this warranty, MWC's maximum liability shall not exceed \$1,000.00. In no event shall MWC be liable to Inspector, Inspector's client, or any other person for consequential or incidental damages of any kind whatsoever, regardless of the legal theory or theories relied upon.
47. By submitting a claim and accepting payment from MWC, Inspector's client fully and unconditionally releases Inspector, its agents and employees from any further liability of any kind in relation to the item(s) of the claim alleged to arise of Inspector's inspection of the property, regardless of the legal theory employed, including all claims whether known or unknown.

VI. Properties Eligible for Coverage

This warranty covers a single-family residence, including condominium or townhouse used solely for residential purposes. Two-unit multi-family property (duplex) owned and operated as a residential income producing property is also eligible for coverage. Multi-family residential income property of more than two units is not eligible for coverage. Any dwelling used in whole or in part for commercial purposes will not be covered. Mobile homes are not covered. Homes listed in any historical register are not covered. Common area items shared by non-warranted units are not covered.

VII. Warranty Payment Limits

26. Under any and all circumstances, the maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered appliances, systems and components shall not exceed \$1,000.
27. The maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered appliances in the primary kitchen shall not exceed \$250.
28. The maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered items of the roof covering system and structure system shall not exceed \$500.
29. The maximum liability, in the aggregate, for any and all claims submitted per term of this warranty for any and all covered items of the air conditioning and heating systems shall not exceed \$500.

Inspector's Signature

Roy J. Baake

Inspector's Name

Inspection Date

MW10-000000-0579

Inspector's MW ID #