



Home Inspection Report

Joe Smith

Property Address:
198 Dream Home Blvd
Louisville KY 40245



ABI Home Inspection Service, LLC

Ben Hendricks HI-3039

Date: 3/10/2016	Time:	Report ID:
Property: 198 Dream Home Blvd Louisville KY 40245	Customer: Joe Smith	Real Estate Professional:

HOW TO READ THIS REPORT

Comment Key and Definitions

The following definitions of comment descriptions represent this inspection report. All comments by the inspector should be considered before purchasing this home. Any recommendations by the inspector to repair or replace suggests a second opinion or further inspection by a qualified contractor. All costs associated with further inspection fees and repair or replacement of item, component or unit should be considered before you purchase the property.

The purpose of this report is to alert you to major defects in the condition of the property. **Please do not mistake this report for a warranty or any kind of insurance.** I assume no liability or responsibility for the cost of repairing or replacing any unreported defects or deficiencies either current or arising in the future, or for any property damage, consequential damage, or bodily injury of any nature.

Inspected (IN) = I visually observed the item, component or unit and if no other comments were made then it appeared to be functioning as intended allowing for normal wear and tear.

Not Inspected (NI) = I did not inspect this item, component or unit and made no representations of whether or not it was functioning as intended and will state a reason for not inspecting.

Not Present (NP) = This item, component or unit is not in this home or building.

Repair or Replace (RR) = The item, component or unit is not functioning as intended, or needs further inspection by a qualified contractor. Items, components or units that can be repaired to satisfactory condition may not need replacement.

Safety (S) = I visually observed a condition in the home that may pose a safety risk or hazardous condition. These conditions should be rectified before occupying the home.

A FINAL NOTE WHEN READING THIS REPORT

Repairs and upkeep to your home should be made by professional craftsman who know what they are doing. Whenever you hire someone to work on your house, you should always do your research to find out if they are licensed and qualified to do so. Also, make certain you get estimates from these qualified people about the items in this report **before** you close on the property. **Do not take word of mouth about what something may cost to repair, get in it in writing from at least a few contractors.**

As you are reading this report, you may come across a [blue link that will look like this](#). Sometimes I don't have enough room to give you a long explanation on a condition in the home, so I'll try to help you out by providing links to more info on a certain subject. Be sure you click and read that info as well. It can really help you understand what you are dealing with, and lots of times provide a reasonable plan of repairing said condition.

Type of building:
Single Family (2 story)

In Attendance:
Customer

Approximate age of building:
About 15 yrs

Temperature:
Around 70

Weather:
Light Rain

Ground/Soil surface condition:
Saturated

Rain in last 3 days:
Yes

Radon Test:
Yes

Vacant:
No

1. Important General Info



		IN	NI	NP	RR	S
1.0	General Info	.				
		IN	NI	NP	RR	S

IN= Inspected, NI= Not Inspected, NP= Not Present, RR= Repair or Replace, S= Safety

Comments:

1.0 The home is about 14 years old. This is close to the time the big things start to wear out. Things like roofs, furnaces, air conditioners, and water heaters do not last forever. Most get replaced around the 12-15 year mark. **Keep in mind most, if not all these things seem to be original in this home and will likely be needing a replacement soon.** Check this for more details about each component: <http://abihomeservices.com/15-year-old-house-problems/>

2. Radon



Styles & Materials

Radon Test Machine:	Serial Number:	Placement:
Sun Nuclear 1028	101033021	Basement

		IN	NI	NP	RR	S
2.0	Radon Test Results					•
		IN	NI	NP	RR	S

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Comments:

2.0 The home was tested for Radon gas using a Sun Nuclear 1028 continuous monitoring system. **The overall average of pCi/l (pico Curies per Liter) was 2.4.** The EPA recommends mitigation (removal system) for all homes with a level of 4.0pCi/l or more. ***However, in 2009 The World Heath Organization lowered their recommendation number to 2.7pCi/l.***

This excerpt is from the WHO press release:

Radon gas has been identified as the leading cause of lung cancer for non-smokers according to recent studies conducted throughout the world. The World Health Organization states that as many as 14% of the lung cancer cases in many countries (including the United States) are caused by exposure to radon gas. These recent findings have lead to the establishment of a new standard for action of 2.7 for indoor radon levels. [Link to PR](#)

Because your levels are close to the 2.7pCi/L action level of the WHO, you may want to consider having a mitigation system installed.

[You can download a full copy of your Radon test results here.](#)

3. Roofing



The home inspector shall observe: Roof covering; Roof drainage systems; Flashings; Skylights, chimneys, and roof penetrations; and Signs of leaks or abnormal condensation on building components. The home inspector shall: Describe the type of roof covering materials; and Report the methods used to observe the roofing. The home inspector is not required to: Walk on the roofing; or Observe attached accessories including but not limited to solar systems, antennae, and lightning arrestors.

Styles & Materials

Roof Covering:
Architectural

Number of layers of roof material:
One

Viewed roof covering from:
Ground

Gutters & Downspouts:
Aluminum

		IN	NI	NP	RR	S
3.0	ROOF COVERINGS		•			
3.1	FLASHINGS	•				
3.2	CHIMNEYS	•				
3.3	ROOF DRAINAGE SYSTEMS (Gutters & Downspouts)	•				
		IN	NI	NP	RR	S

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Comments:

3.0 I was only able to view the roof from the ground due to the rain today. I did not see anything from my vantage point that leads me to believe you'll have any issues, but it's a good idea to have a roofer take a look at things when weather permits. -FYI

3.1 There is old damage in the garage attic at the corner where it meets the house. It looks like the flashing failed and the roof sheathing got wet. Check with the owners about when this happened, but it looks like old damage to me. Nothing was wet today in the attic.



3.1 Item 1(Picture)



3.1 Item 2(Picture)



3.1 Item 3(Picture)

The roof of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Roof coverings and skylights can appear to be leak proof during inspection and weather conditions. Our inspection makes an attempt to find a leak but sometimes cannot. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

4. Exterior



The home inspector shall observe: Wall cladding, flashings, and trim; Entryway doors and a representative number of windows; Garage door operators; Decks, balconies, stoops, steps, areaways, porches and applicable railings; Eaves, soffits, and fascias; and Vegetation, grading, drainage, driveways, patios, walkways, and retaining walls with respect to their effect on the condition of the building. The home inspector shall: Describe wall cladding materials; Operate all entryway doors and a representative number of windows; Operate garage doors manually or by using permanently installed controls for any garage door operator; Report whether or not any garage door operator will automatically reverse or stop when meeting reasonable resistance during closing; and Probe exterior wood components where deterioration is suspected. The home inspector is not required to observe: Storm windows, storm doors, screening, shutters, awnings, and similar seasonal accessories; Fences; Presence of safety glazing in doors and windows; Garage door operator remote control transmitters; Geological conditions; Soil conditions; Recreational facilities (including spas, saunas, steam baths, swimming pools, tennis courts, playground equipment, and other exercise, entertainment, or athletic facilities); Detached buildings or structures; or Presence or condition of buried fuel storage tanks. The home inspector is not required to: Move personal items, panels, furniture, equipment, plant life, soil, snow, ice or debris that obstructs access or visibility.

Styles & Materials

Siding Material:

Brick veneer

ACMV- Concrete Stone Veneer

Exterior Entry Doors:

Steel

Driveway:

Concrete

		IN	NI	NP	RR	S
4.0	WALL CLADDING, FLASHING, AND TRIM				•	
4.1	WINDOWS				•	
4.2	DOORS (Exterior)	•				
4.3	DECKS, BALCONIES, STOOPS, STEPS, AREAWAYS, PORCHES, PATIO/ COVER AND APPLICABLE RAILINGS					•
4.4	VEGETATION, GRADING, DRAINAGE, DRIVEWAYS, PATIO FLOOR, WALKWAYS AND RETAINING WALLS	•				
4.5	EAVES, SOFFITS AND FASCIAS	•				
		IN	NI	NP	RR	S

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Comments:

4.0 (1) Part of the home is clad in a concrete stone veneer, also known as **ACMV (adhered concrete masonry veneer.)** The install manual produced by the Masonry Veneer Manufacturers Association's is widely accepted as the "how-to" of installation guides. You can download a PDF copy of the guide here: [MVMA Install Guide](#).

There are several issues with this installation that could potentially cause moisture problems within the walls of the home. Unfortunately, there is no way of knowing for sure without moisture testing inside the wall cavity. Deep wall moisture sampling in these areas could reveal a potential major problem. However keep in mind this sampling in NOT fool proof, and could miss damaged areas all together. There is no substitution for opening up the wall and visually looking at the framing and sheathing, but that is just not a realistic option during the transfer of property. Even after all the testing, you still need to understand the veneer was installed incorrectly, is missing several important details, and could start to leak at any time. It would also be a very good idea to get a few bids on repairing the install based on the install guide I've included with this report. At least then you can know some worst case scenario numbers to work with.

I've written a series about why homes with this cladding have issues that you can read here: [ACMV - The Next Big Problem](#)

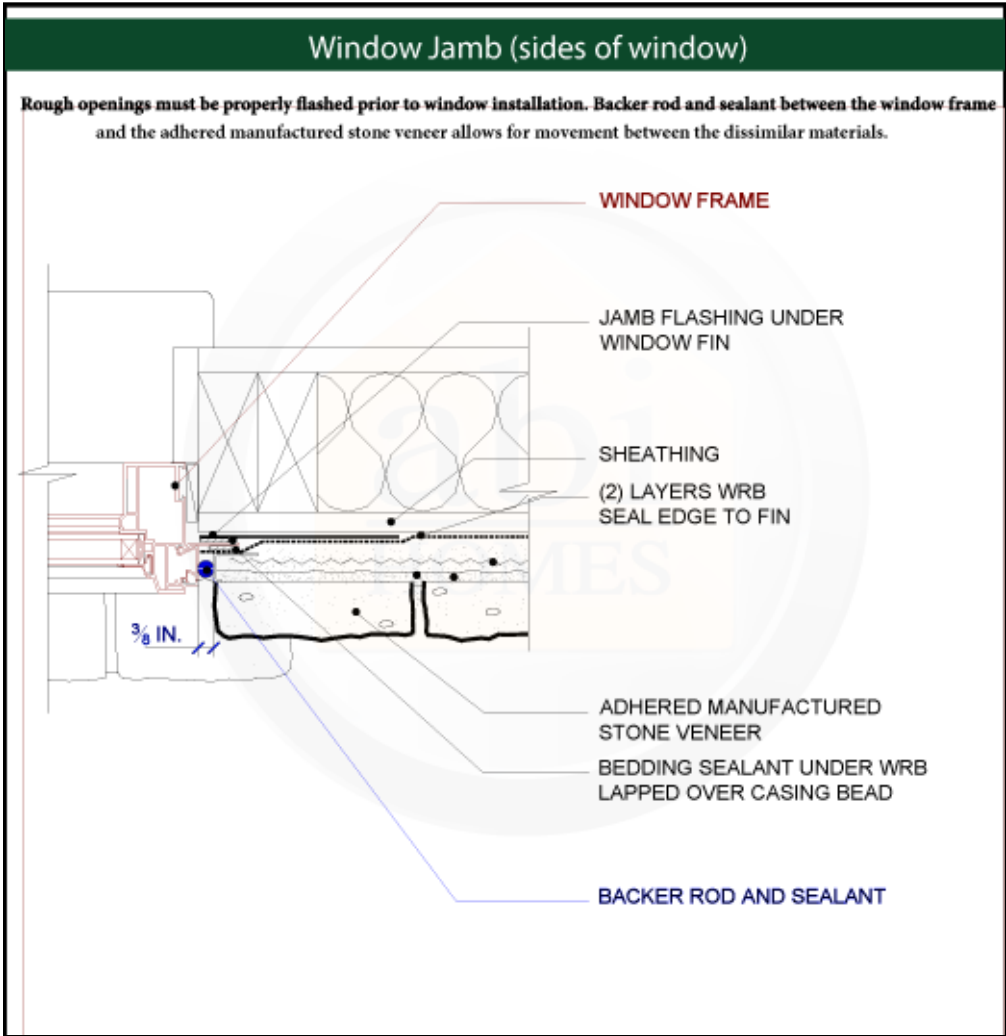
You can also download this article from JLC (The Journal of Light Construction) that explains in detail where common failure lies with installations. [ACMV Best Practices](#).



4.0 Item 1(Picture)



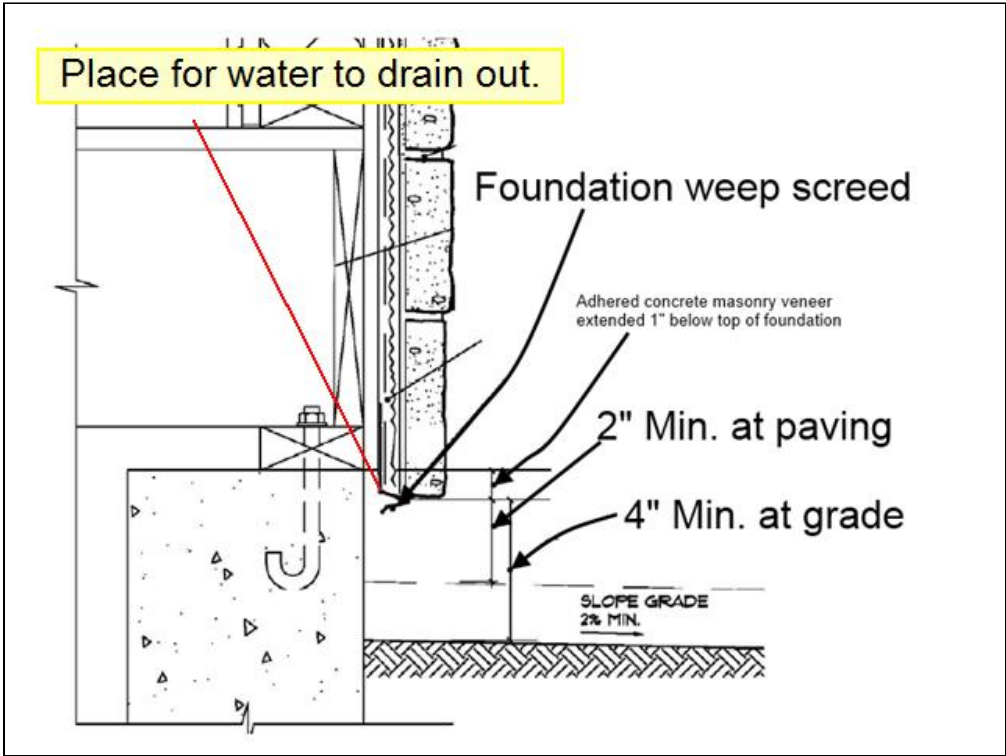
4.0 Item 2(Picture)



4.0 Item 3(Picture)



4.0 Item 4(Picture)

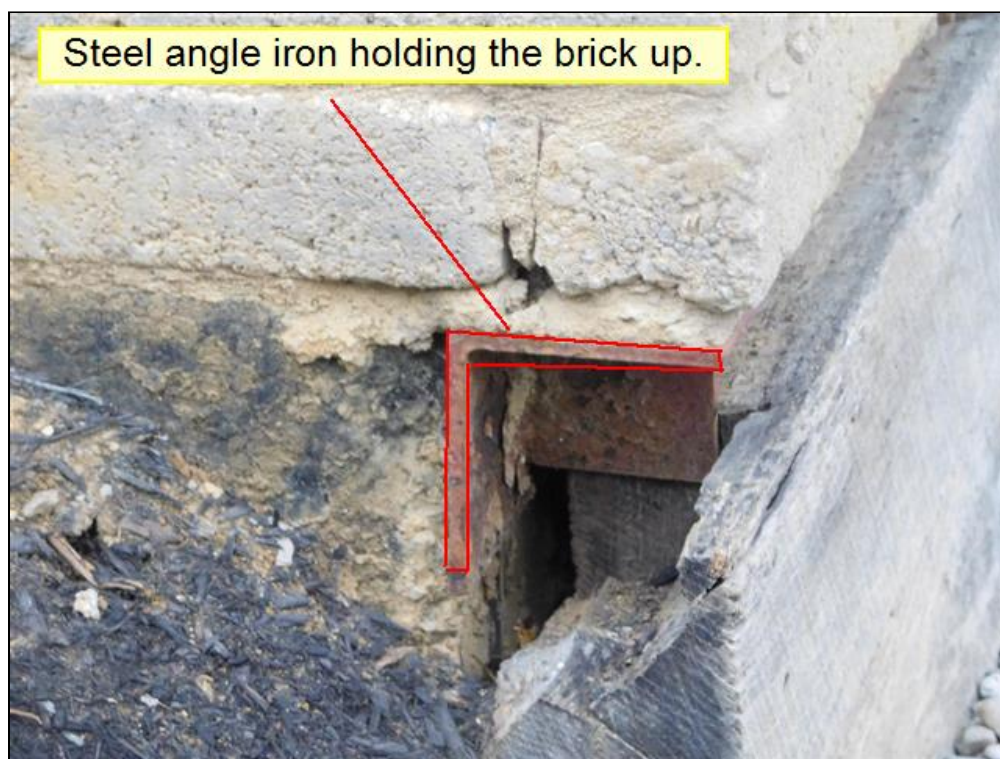


4.0 Item 5(Picture)

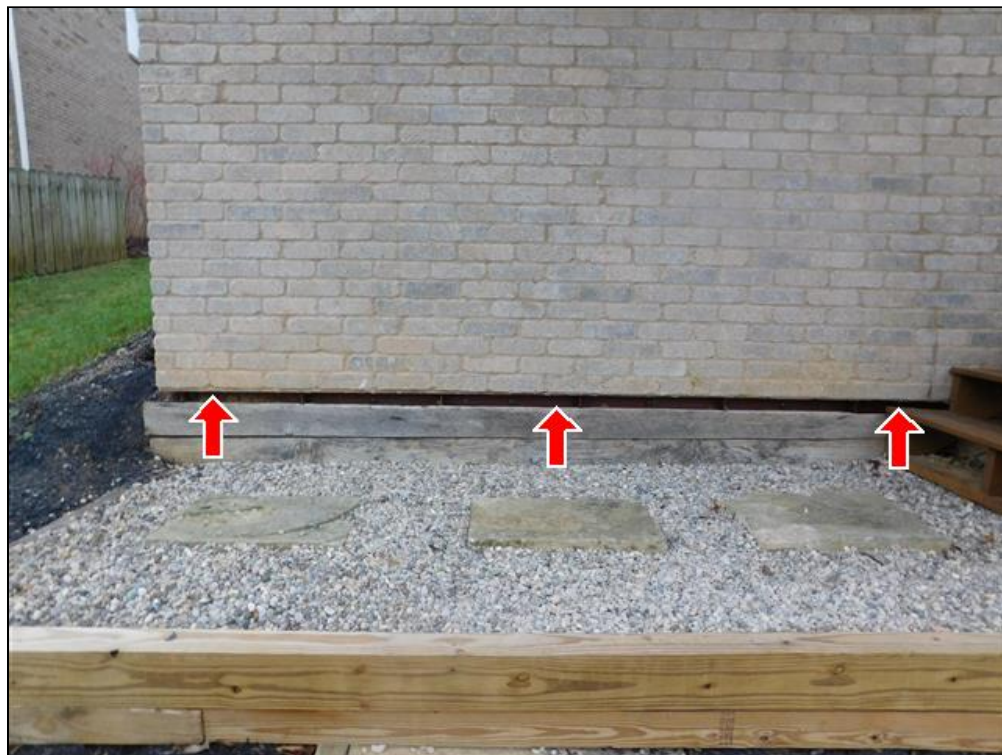
4.0 (2) The brick along the back of the house is not resting on the foundation like it should be. Instead it is sitting on top of a steel lintel that is bolted to the face of the concrete foundation. This means the whole wall of bricks are relying on the strength of the bolts to hold everything up. The other problem is all of this steel is rusting. In several spots it is heavily rusted. Over time this will get worse, and may cause the brick to crack and fail. I can't say for sure if things will ever get that bad, but with the rusting that we can see now after only 15 years, I don't see how its not going to get worse. I recommend you reach out to qualified brick mason and structural engineer to help design a repair and get their opinion on the situation at hand.



4.0 Item 6(Picture)



4.0 Item 7(Picture)



4.0 Item 8(Picture)



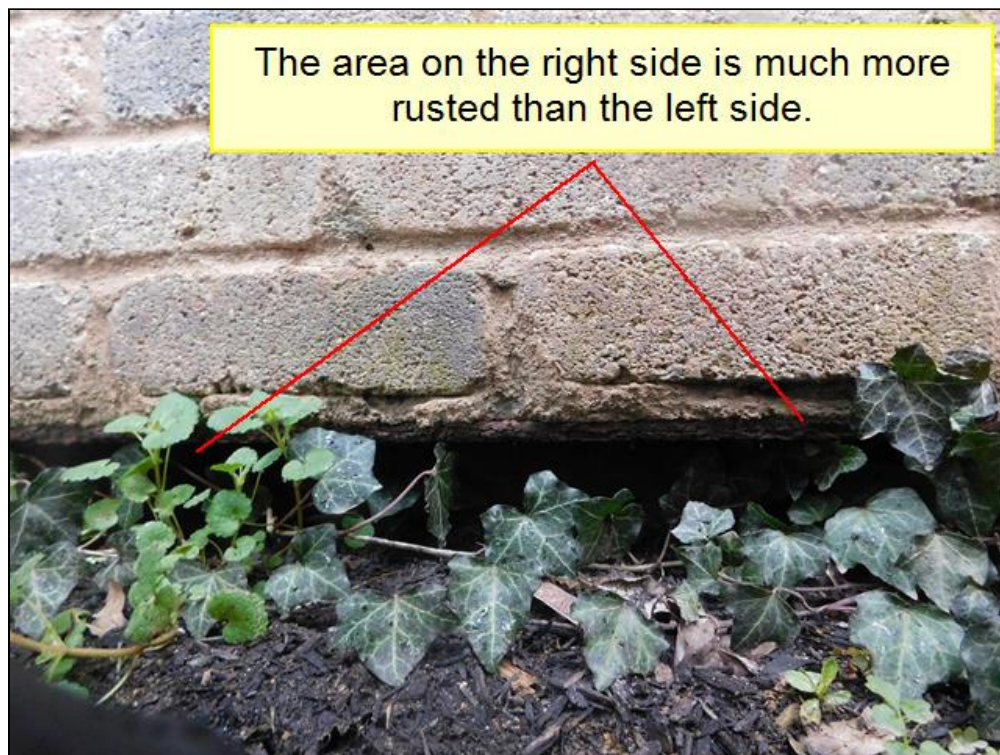
4.0 Item 9(Picture)



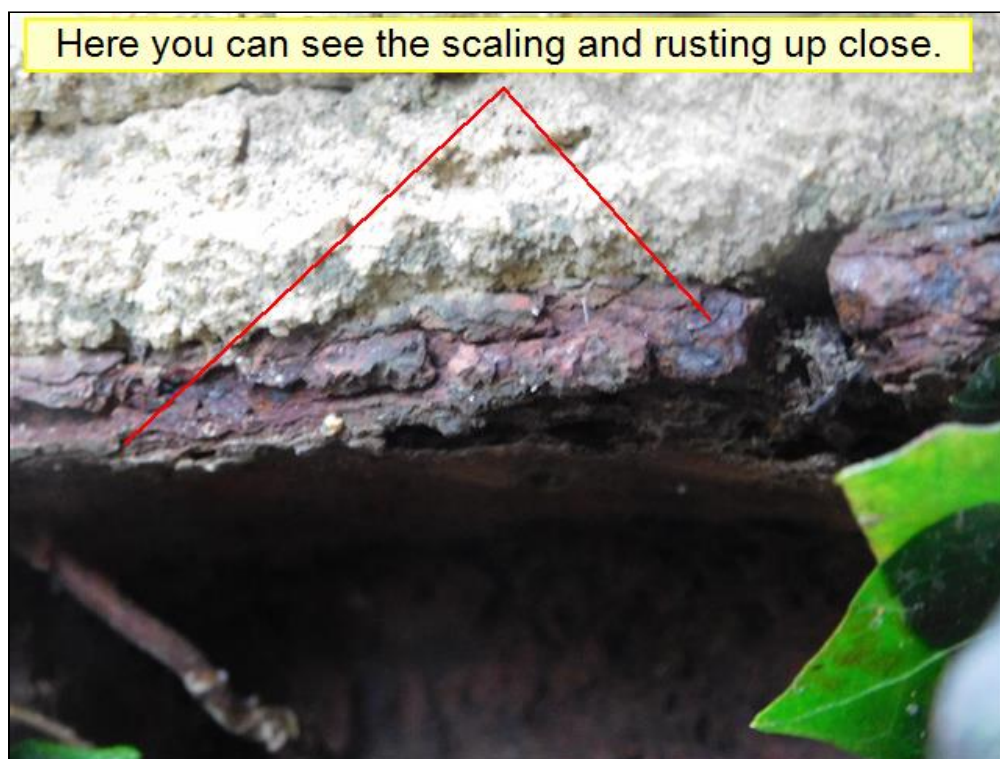
4.0 Item 10(Picture)



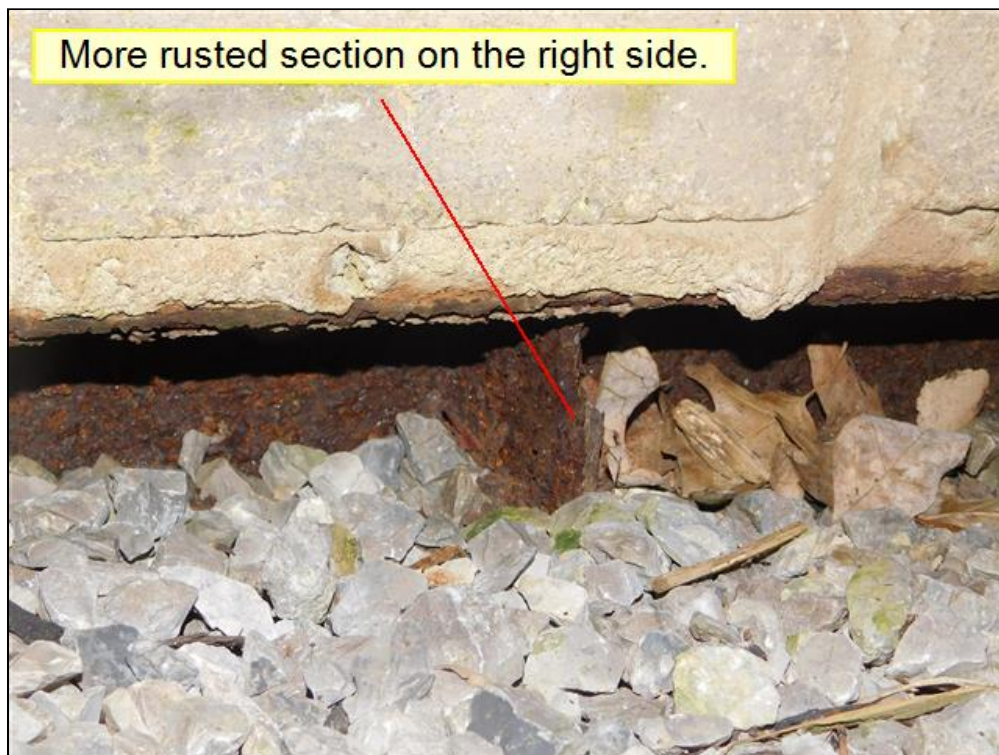
4.0 Item 11(Picture)



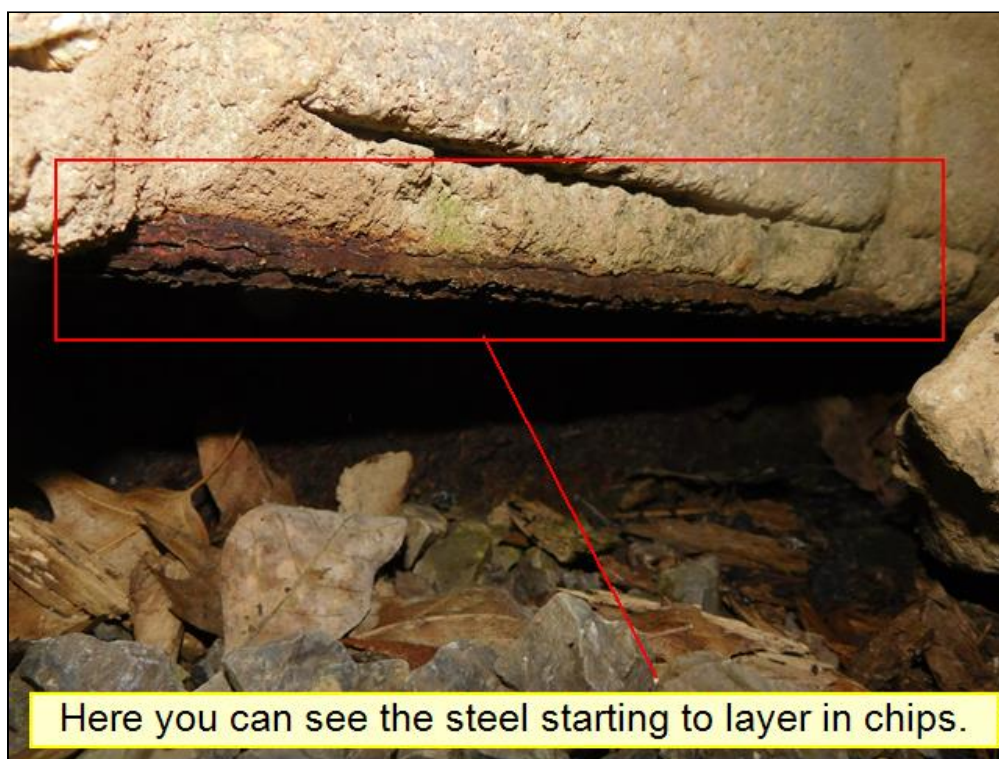
4.0 Item 12(Picture)



4.0 Item 13(Picture)



4.0 Item 14(Picture)

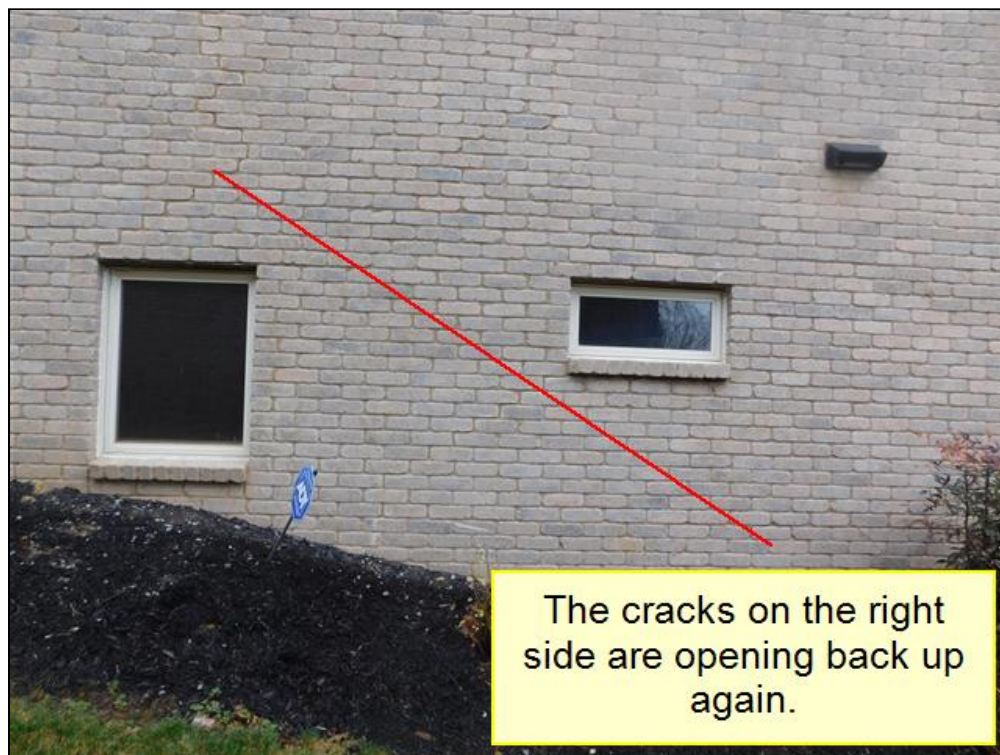


4.0 Item 15(Picture)

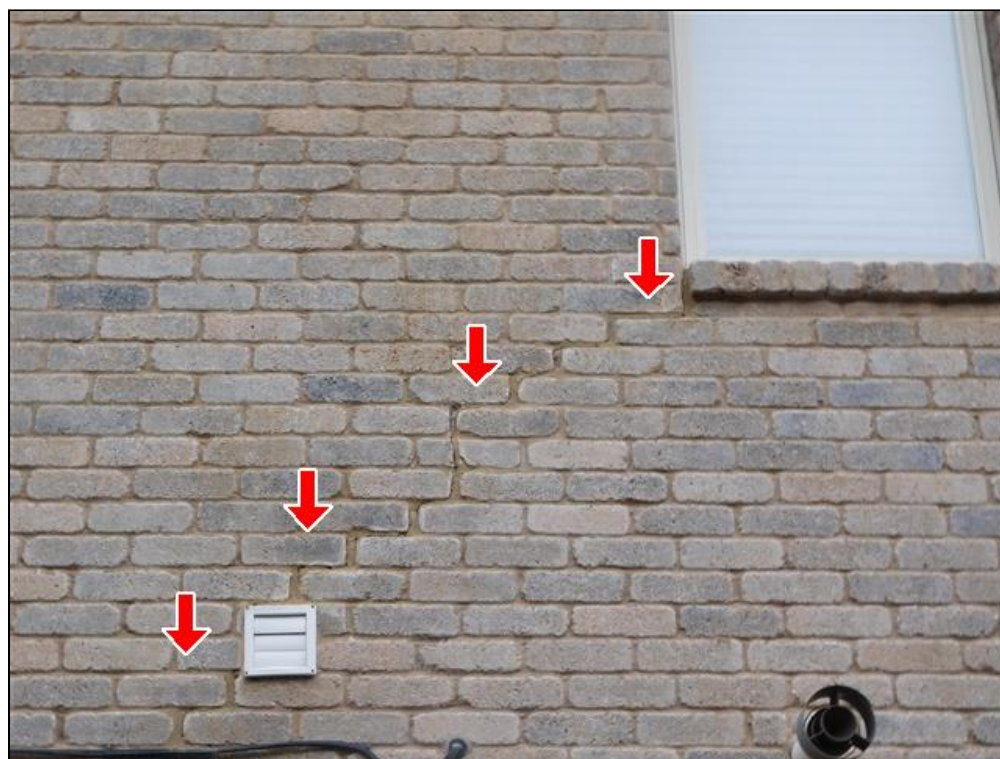


4.0 Item 16(Picture)

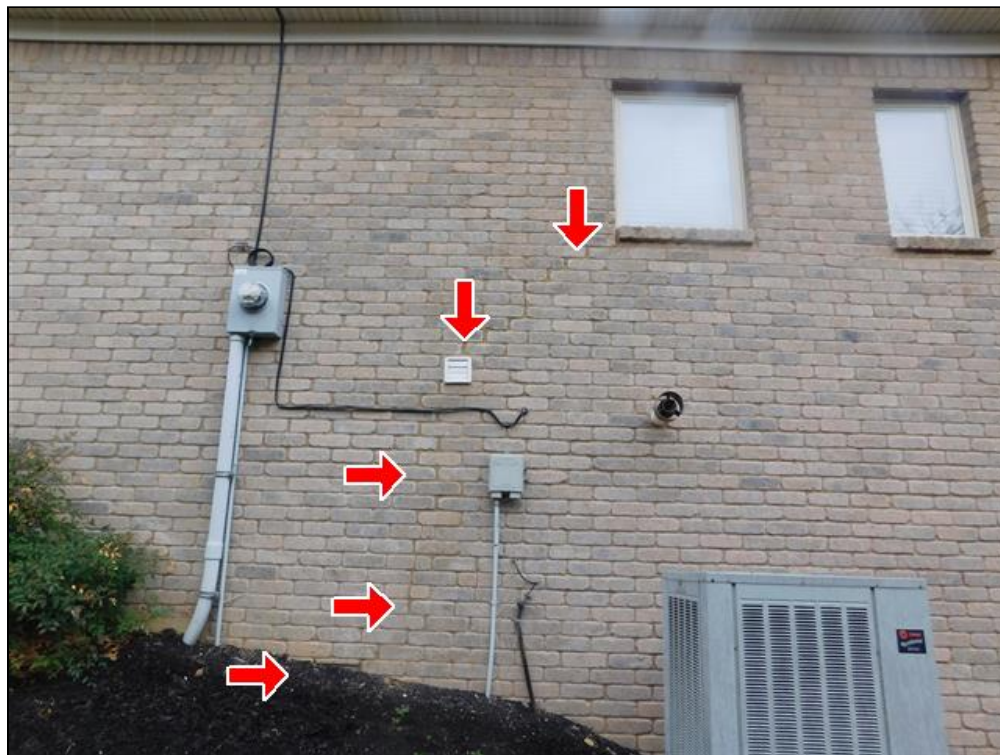
4.0 (3) There is cracking in the brick along the right side of the home. It looks like all of these cracks have been tuck-pointed repaired at one time but the cracks are coming back. This would suggest whatever was moving has not stopped moving. Again, you'll want to have a qualified brick mason take a look at the veneer wall. I would also reach out to the repair company (that fixed everything the first time) and have them come out and take a look to see why things are cracking again.



4.0 Item 17(Picture)



4.0 Item 18(Picture)



4.0 Item 19(Picture)

4.1 The windows are trimmed out in what looks to be synthetic stucco or Exterior Insulation and Finish System (EIFS). This material is known for having moisture intrusion issues if its not installed to the manufacture guidelines. It also requires special training to perform inspections on the material and is beyond the scope of a general home inspection. However, you can see the black staining across the windows in several spots (this usually means elevated moisture). I scanned several areas with a moisture meter and they did show elevated. You'll want to reach out to a EIFS certified inspector about the window trim and getting them checked out. If water is getting trapped behind EIFS it can cause lots of problems with rot and such.



EIFS around the window trim.

4.1 Item 1(Picture)



Black staining on the trim work.

4.1 Item 2(Picture)



4.1 Item 3(Picture)



4.1 Item 4(Picture)



4.1 Item 5(Picture)



4.1 Item 6(Picture)



4.1 Item 7(Picture)



4.1 Item 8(Picture)

4.3 The deck has several issues that need to be addressed. You'll want to have a qualified deck contractor come out and evaluate and repair the deck as they see fit. Also, the deck is mounted and bolted to the brick in several spots. If the brick veneer were to fail on the home (see section 4.0) , the deck could come down as well. This is not something to take lightly.

-The joist hangers were installed with roofing nails. **These are not rated as a structural fastener.** There are special nails, and screws that are approved to be used with brackets and joist hangers. Have the proper fasteners installed.

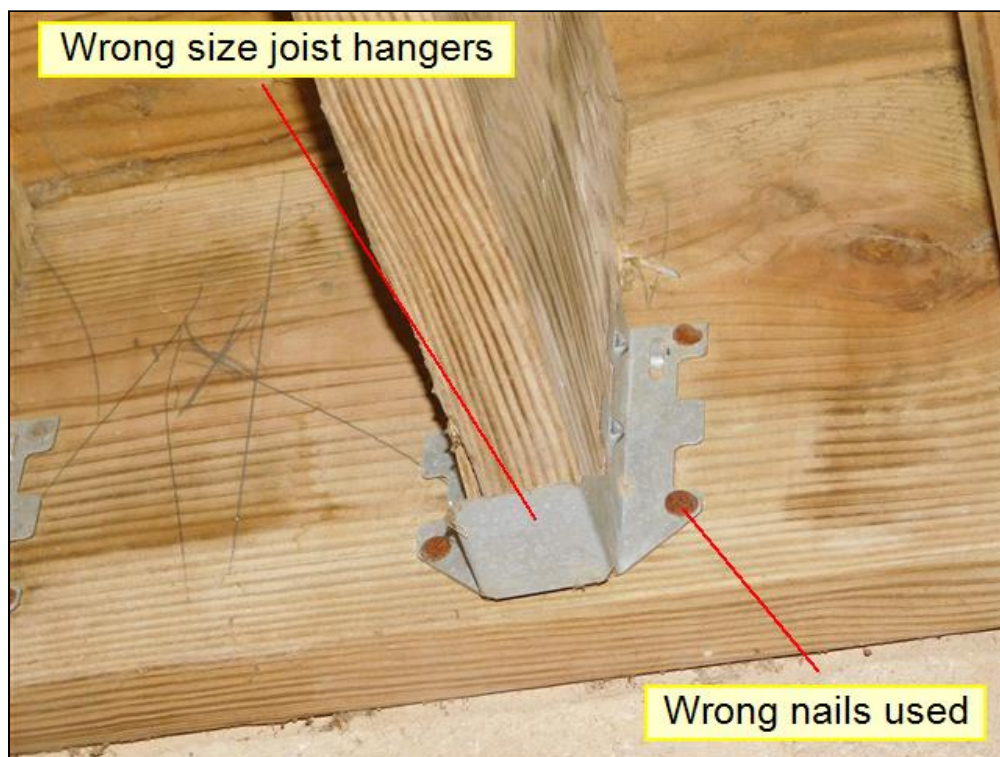
-The joist hangers are the wrong size. You are supposed to use the a hanger as long as the joist itself.

-The part of the deck system has the joist hangers installed upside down? I don't know why anyone would do this, but it is not the correct way to install hangers, especially on a deck that is so high in the air.

-Most of the ledger appears to have been installed with expansion anchors. Brick veneer is designed or meant to be a structural mounting point. Only anchors that pass through the brick veneer into the rim joist of the house should be used to hold the ledger board of the deck up.

-The right side balcony is showing bad moisture staining on the brick wall above the window. The bolts that are anchoring the supports appear to leaking back into the brick wall and allowing the veneer to become saturated. *This could cause rot to the framing if enough water gets behind the brick.*

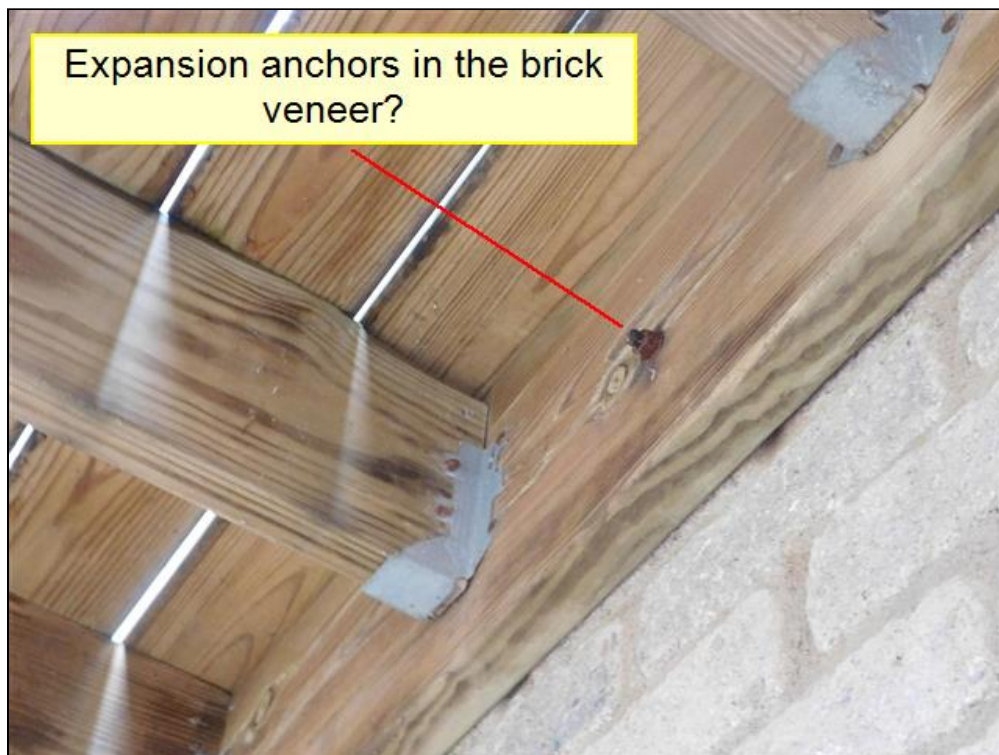
-*None of the post and beam connections are bolted together. You want the structural connections to be bolted, not just nailed.*



4.3 Item 1(Picture)



4.3 Item 2(Picture)



4.3 Item 3(Picture)



4.3 Item 4(Picture)

The exterior of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

5. Garage



Styles & Materials

Garage Door Type:

Garage Door Material:

One automatic

Metal

		IN	NI	NP	RR	S
5.0	GARAGE ROOF	•				
5.1	GARAGE CEILINGS	•				
5.2	GARAGE WALLS	•				
5.3	GARAGE FLOOR	•				
5.4	GARAGE DOOR (S)	•				
5.5	OCCUPANT DOOR FROM GARAGE TO INSIDE HOME	•				
5.6	GARAGE DOOR OPERATORS	•				
		IN	NI	NP	RR	S

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6. Interiors



The home inspector shall observe: Walls, ceiling, and floors; Steps, stairways, balconies, and railings; Counters and a representative number of installed cabinets; and A representative number of doors and windows. The home inspector shall: Operate a representative number of windows and interior doors; and Report signs of abnormal or harmful water penetration into the building or signs of abnormal or harmful condensation on building components. The home inspector is not required to observe: Paint, wallpaper, and other finish treatments on the interior walls, ceilings, and floors; Carpeting; or Draperies, blinds, or other window treatments.

Styles & Materials

Ceiling Materials:

Drywall

Wall Material:

Drywall

Window Types:

Crank out

		IN	NI	NP	RR	S
6.0	CEILINGS	•				
6.1	WALLS	•				
6.2	FLOORS	•				
6.3	STEPS, STAIRWAYS, BALCONIES AND RAILINGS	•				
6.4	COUNTERS AND A REPRESENTATIVE NUMBER OF CABINETS	•				
6.5	DOORS (REPRESENTATIVE NUMBER)	•				
6.6	WINDOWS (REPRESENTATIVE NUMBER)				•	
		IN	NI	NP	RR	S

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Comments:

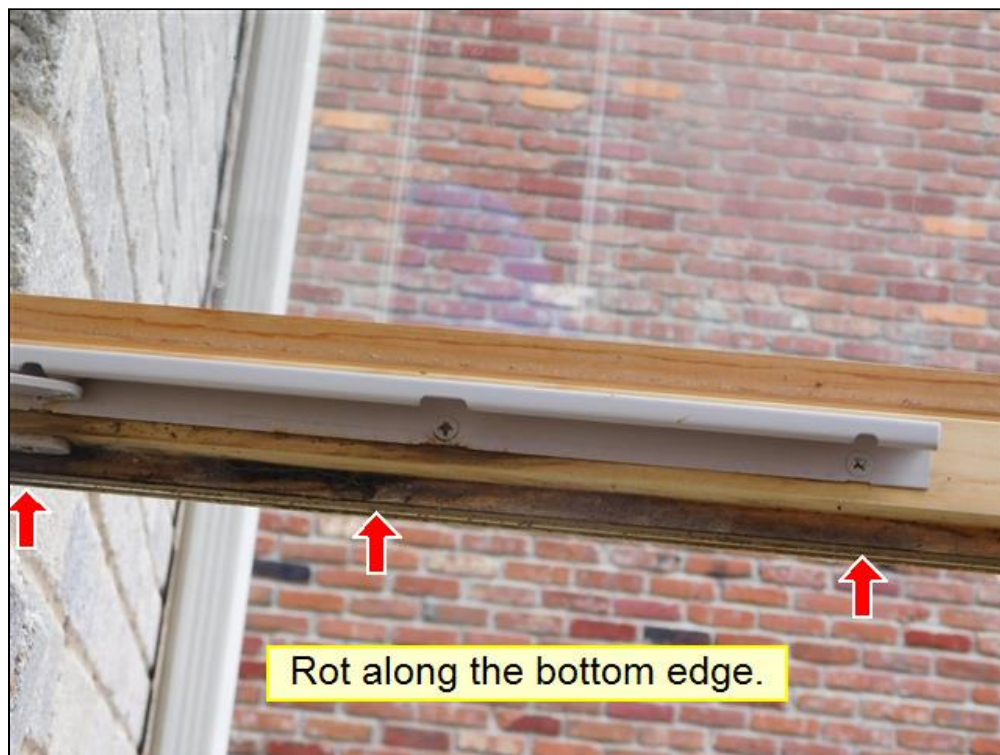
6.6 (1) Several of the crank-out windows in the home are moisture damaged. Some of the damage is on the window sashes themselves, and some is on the jam/sill of the frame. You'll want to speak with a window contractor about repair vs replacement and weight your options.

-Left window (living room)

-Front right bedroom window (frame)

-Basement bedroom

Also keep in mind the other windows in the home may still give you problems, but haven't been exposed to enough water yet to start deteriorating. Don't mistake no rot today for a window that won't ever rot. The issue lies in the windows were not fully painted and sealed. Raw wood is thirsty, and if they aren't painted, they will soak up water.



6.6 Item 1(Picture)



6.6 Item 2(Picture)



6.6 Item 3(Picture)



6.6 Item 4(Picture)



6.6 Item 5(Picture)



6.6 Item 6(Picture)



6.6 Item 7(Picture)

6.6 (2) The upper windows (semi-circles) have moisture in between the glass panes from a failed seal. Once the seals develop a leak between the glass panes they will collect moisture & dirt in between the panes of glass. There is not much that can be done about this besides replacing the the window sash.-FYI



6.6 Item 8(Picture)



6.6 Item 9(Picture)

The interior of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. The inspection did not involve moving furniture and inspecting behind furniture, area rugs or areas obstructed from view. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

7. Structural Components



The Home Inspector shall observe structural components including foundations, floors, walls, columns or piers, ceilings and roof. The home inspector shall describe the type of Foundation, floor structure, wall structure, columns or piers, ceiling structure, roof structure. The home inspector shall: Probe structural components where deterioration is suspected; Enter under floor crawl spaces, basements, and attic spaces except when access is obstructed, when entry could damage the property, or when dangerous or adverse situations are suspected; Report the methods used to observe under floor crawl spaces and attics; and Report signs of abnormal or harmful water penetration into the building or signs of abnormal or harmful condensation on building components. The home inspector is not required to: Enter any area or perform any procedure that may damage the property or its components or be dangerous to or adversely effect the health of the home inspector or other persons.

Styles & Materials

Method used to observe Crawlspace:	Foundation:	Floor Structure:
No crawlspace	Poured concrete	Wood joists
Wall Structure:	Roof Structure:	Roof-Type:
Wood	Stick-built	Hip
Method used to observe attic:	Attic Access:	
Walked	Scuttle hole	

		IN	NI	NP	RR	S
7.0	FOUNDATIONS, BASEMENTS AND CRAWLSPACES	•				
7.1	WALLS (Structural)	•				
7.2	COLUMNS OR PIERS	•				
7.3	FLOORS (Structural)	•				
7.4	CEILINGS (structural)	•				
7.5	ROOF STRUCTURE AND ATTIC	•				
		IN	NI	NP	RR	S

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The structure of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

8. Plumbing System



The home inspector shall observe: Interior water supply and distribution system, including: piping materials, supports, and insulation; fixtures and faucets; functional flow; leaks; and cross connections; Interior drain, waste, and vent system, including: traps; drain, waste, and vent piping; piping supports and pipe insulation; leaks; and functional drainage; Hot water systems including: water heating equipment; normal operating controls; automatic safety controls; and chimneys, flues, and vents; Fuel storage and distribution systems including: interior fuel storage equipment, supply piping, venting, and supports; leaks; and Sump pumps. The home inspector shall describe: Water supply and distribution piping materials; Drain, waste, and vent piping materials; Water heating equipment; and Location of main water supply shutoff device. The home inspector shall operate all plumbing fixtures, including their faucets and all exterior faucets attached to the house, except where the flow end of the faucet is connected to an appliance. The home inspector is not required to: State the effectiveness of anti-siphon devices; Determine whether water supply and waste disposal systems are public or private; Operate automatic safety controls; Operate any valve except water closet flush valves, fixture faucets, and hose faucets; Observe: Water conditioning systems; Fire and lawn sprinkler systems; On-site water supply quantity and quality; On-site waste disposal systems; Foundation irrigation systems; Spas, except as to functional flow and functional drainage; Swimming pools; Solar water heating equipment; or Observe the system for proper sizing, design, or use of proper materials.

Styles & Materials

Water Source:

Public

Plumbing Water Supply (into home):

Copper

Plumbing Water Distribution (inside home):

Copper

Plumbing Waste:

PVC

Water Heater Power Source:

Gas (quick recovery)

Water Heater Capacity:

50 Gallon (2-3 people)

Manufacturer:

BRADFORD-WHITE

Water Heater Location:

Basement

Water Heater Age:

About 14 yrs

		IN	NI	NP	RR	S
8.0	PLUMBING DRAIN, WASTE AND VENT SYSTEMS				•	
8.1	PLUMBING WATER SUPPLY AND DISTRIBUTION SYSTEMS AND FIXTURES	•				
8.2	HOT WATER SYSTEMS, CONTROLS, CHIMNEYS, FLUES AND VENTS				•	
8.3	MAIN WATER SHUT-OFF DEVICE (Describe location)	•				
8.4	MAIN FUEL SHUT OFF (Describe Location)	•				
8.5	FUEL LINES					•
8.6	SUMP PUMP			•		
8.7	TOILETS				•	
8.8	SINKS	•				
8.9	SHOWER STALLS	•				
8.10	BATHTUBS	•				
		IN	NI	NP	RR	S

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Comments:

8.0 There is a plumbing vent in the attic missing the cap on the tee that is allowing a bit of water to leak in. Have a cap screwed into the hole to plug things up.



8.0 Item 1(Picture)

8.2 The water heater is older. The NAHB (National Association of Home Builders) case study says the average life expectancy of a gas or electric water heater is "about 10 years". Because of the age of the unit, you'll want to have it replaced sooner rather than later. Lots of water last longer than 10yrs, but flooding and failure is a risk you take the longer you leave it in place. The last thing you want is to come home to a failed tank on your water heater that has flooded your home. You can get the NAHB guide here: <http://abihomeservices.com/download/NAHB-Lifetimes.pdf>



8.2 Item 1(Picture)

8.3 The main water shutoff is located on the far wall in the basement.



8.3 Item 1(Picture)

8.4 The main fuel shut off is at gas meter outside.

8.5 The flexible gas line is a product known as CSST (Corrugated Stainless Steel Tubing). CSST has had problems in the past on homes that were struck by lightning. The thin flexible wall of the product is not strong enough to handle the energy of a strike and can rupture because of it. All installations of CSST should be properly bonded to the home's electrical ground system to help supply a path for the energy to go in case of an incident. You should contact a electrician who is familiar with CSST and knows how to properly correct the install for your own safety. Keep in mind the bonding DOES NOT guarantee an accident proof installation.

Also, this is an evolving product, I invite you do to your own research on what has happened in the past with it. Some people just don't wish to take the risk with it, and don't know the history behind it. You can learn more about it here:

<http://www.csstsafety.com/CSST-lightning.html>



Yellow CSST lines should be bonded to the electrical ground conductor.

8.5 Item 1(Picture)

8.7 The toilet is loose and not secured to the floor (half bath near the garage.) You'll want to try and tighten the floor bolts snugly. If that doesn't work, you'll need to pull the toilet out and inspect the flange for damage. Make the necessary repairs and re-install the toilet with a new wax ring.

The plumbing in the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Washing machine drain line for example cannot be checked for leaks or the ability to handle the volume during drain cycle. Older homes with galvanized supply lines or cast iron drain lines can be obstructed and barely working during an inspection but then fails under heavy use. If the water is turned off or not used for periods of time (like a vacant home waiting for closing) rust or deposits within the pipes can further clog the piping system. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

9. Electrical System



The home inspector shall observe: Service entrance conductors; Service equipment, grounding equipment, main over current device, and main and distribution panels; Amperage and voltage ratings of the service; Branch circuit conductors, their over current devices, and the compatibility of their ampacities and voltages; The operation of a representative number of installed ceiling fans, lighting fixtures, switches and receptacles located inside the house, garage, and on the dwelling's exterior walls; The polarity and grounding of all receptacles within six feet of interior plumbing fixtures, and all receptacles in the garage or carport, and on the exterior of inspected structures; The operation of ground fault circuit interrupters; and Smoke detectors. The home inspector shall describe: Service amperage and voltage; Service entry conductor materials; Service type as being overhead or underground; and Location of main and distribution panels. The home inspector shall report any observed aluminum branch circuit wiring. The home inspector shall report on presence or absence of smoke detectors, and operate their test function, if accessible, except when detectors are part of a central system. The home inspector is not required to: Insert any tool, probe, or testing device inside the panels; Test or operate any over current device except ground fault circuit interrupters; Dismantle any electrical device or control other than to remove the covers of the main and auxiliary distribution panels; or Observe: Low voltage systems; Security system devices, heat detectors, or carbon monoxide detectors; Telephone, security, cable TV, intercoms, or other ancillary wiring that is not a part of the primary electrical distribution system; or Built-in vacuum equipment.

Styles & Materials

Electrical Service Conductors:

Below ground

Panel capacity:

200 AMP

Panel Type:

Circuit breakers

Branch wire 15 and 20 AMP:

Copper

Wiring Methods:

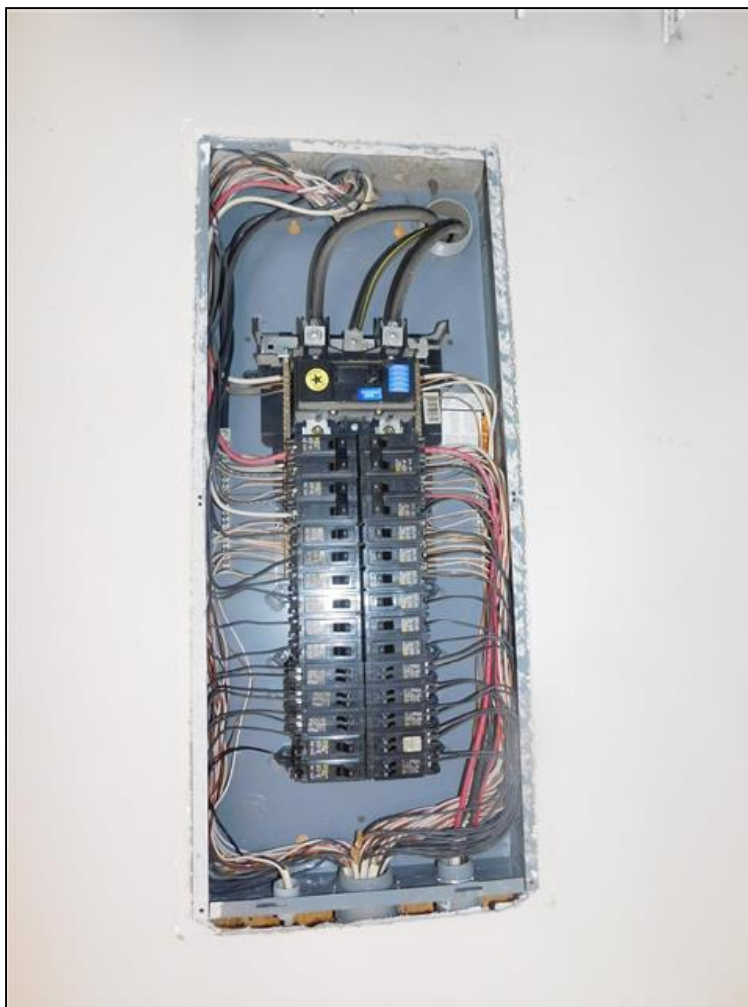
Romex

		IN	NI	NP	RR	S
9.0	SERVICE ENTRANCE CONDUCTORS	•				
9.1	MAIN PANEL	•				
9.2	SERVICE AND GROUNDING EQUIPMENT, MAIN OVERCURRENT DEVICE, MAIN AND DISTRIBUTION PANELS	•				
9.3	BRANCH CIRCUIT CONDUCTORS, OVERCURRENT DEVICES AND COMPATIBILITY OF THEIR AMPERAGE AND VOLTAGE	•				
9.4	CONNECTED DEVICES AND FIXTURES (Observed from a representative number operation of ceiling fans, lighting fixtures, switches and receptacles located inside the house, garage, and on the dwelling's exterior walls)	•				
9.5	POLARITY AND GROUNDING OF RECEPTACLES WITHIN 6 FEET OF INTERIOR PLUMBING FIXTURES, AND ALL RECEPTACLES IN GARAGE, CARPORT, EXTERIOR WALLS OF INSPECTED STRUCTURE	•				
9.6	OPERATION OF GFCI (GROUND FAULT CIRCUIT INTERRUPTERS)	•				
9.7	SMOKE DETECTORS		•			
9.8	CARBON MONOXIDE DETECTORS		•			
		IN	NI	NP	RR	S

IN= Inspected, NI= Not Inspected, NP= Not Present, RR= Repair or Replace, S= Safety

Comments:

9.1 The main panel is located in the garage.



9.1 Item 1(Picture)

9.7 In accordance with home inspection industry standards, we do not test smoke detectors. However, they are an important safety feature that must not be overlooked, and it is important to make sure that there are functional detectors installed at all required locations prior to occupying the premises.

Also, most industry experts recommend to replace any smoke detector older than 10 years. The sensors can go bad with time and need to be replaced.

9.8 Because it is not unusual for a lengthy period of time to pass between the time the inspection took place and when the home is actually occupied, it is imperative that all carbon monoxide detectors, both battery and hardwired, be tested for safe and proper function prior to occupation of the premises.

The electrical system of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Outlets were not removed and the inspection was only visual. Any outlet not accessible (behind the refrigerator for example) was not inspected or accessible. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

10. Heating / Central Air Conditioning



The home inspector shall observe permanently installed heating and cooling systems including: Heating equipment; Cooling Equipment that is central to home; Normal operating controls; Automatic safety controls; Chimneys, flues, and vents, where readily visible; Solid fuel heating devices; Heat distribution systems including fans, pumps, ducts and piping, with supports, insulation, air filters, registers, radiators, fan coil units, convectors; and the presence of an installed heat source in each room. The home inspector shall describe: Energy source; and Heating equipment and distribution type. The home inspector shall operate the systems using normal operating controls. The home inspector shall open readily openable access panels provided by the manufacturer or installer for routine homeowner maintenance. The home inspector is not required to: Operate heating systems when weather conditions or other circumstances may cause equipment damage; Operate automatic safety controls; Ignite or extinguish solid fuel fires; or Observe: The interior of flues; Fireplace insert flue connections; Humidifiers; Electronic air filters; or The uniformity or adequacy of heat supply to the various rooms.

Styles & Materials

Heat Type:

Forced Air

Energy Source:

Natural gas

Number of Heat Systems (excluding wood):

One

Heat System Age:

About 15 yrs

Heat System Brand:

TRANE

Types of Fireplaces:

Vented gas logs

Cooling Equipment Type:

Air conditioner unit

Cooling Equipment Age:

About 15 yrs old

Central Air Manufacturer:

TRANE

Number of AC Only Units:

One

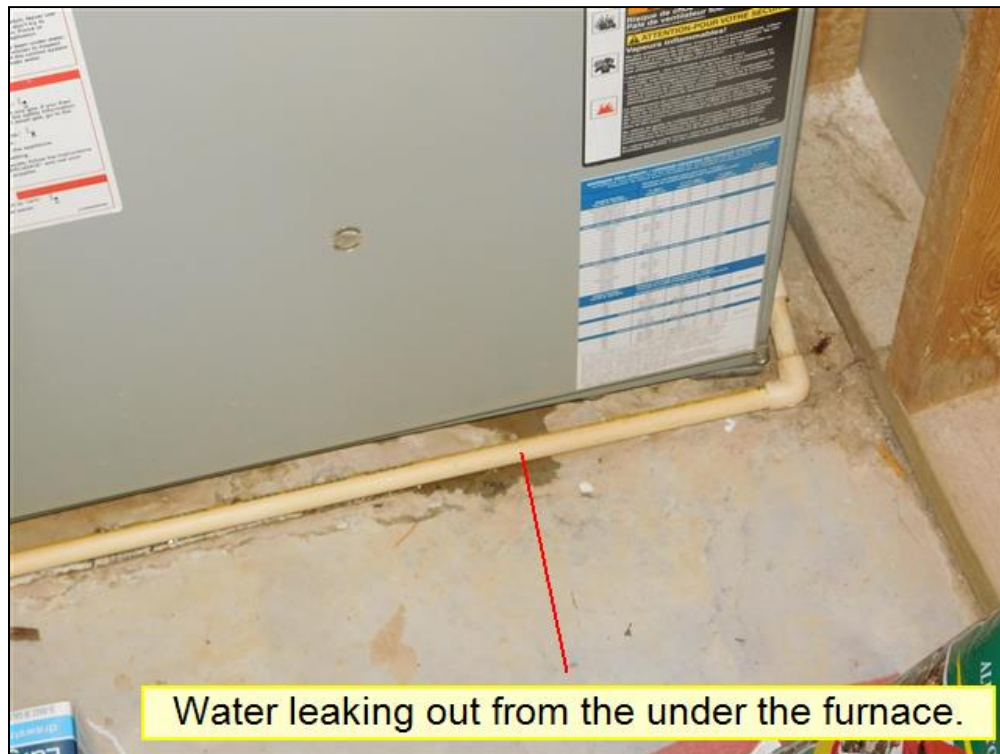
		IN	NI	NP	RR	S
10.0	HEATING & COOLING GENERAL INFO	•				
10.1	HEATING EQUIPMENT				•	
10.2	NORMAL OPERATING CONTROLS	•				
10.3	DISTRIBUTION SYSTEMS (including fans, pumps, ducts and piping, with supports, insulation, air filters, registers, radiators, fan coil units and convectors)	•				
10.4	PRESENCE OF INSTALLED HEAT SOURCE IN EACH ROOM	•				
10.5	CHIMNEYS, FLUES AND VENTS (for fireplaces, gas water heaters or heat systems)	•				
10.6	GAS/LP FIRELOGS AND FIREPLACES				•	
10.7	COOLING AND AIR HANDLER EQUIPMENT	•				
10.8	NORMAL OPERATING CONTROLS	•				
10.9	PRESENCE OF INSTALLED COOLING SOURCE IN EACH ROOM	•				
		IN	NI	NP	RR	S

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Comments:

10.0 The HVAC system is roughly 15 yrs old. The industry standard for life expectancy on equipment is around 15 yrs old. While this doesn't mean the unit will need to be replaced, just keep in mind if something serious on it breaks, it may not be worth repairing.

10.1 (1) There is water leaking out from the base of the furnace (likely from the condensate line). I wasn't able to find the source of the water, but you'll want to have a hvac tech take a look and repair as needed.



Water leaking out from the under the furnace.

10.1 Item 1(Picture)

10.1 (2) The furnace is older, and did still function. However as a gas furnace ages, the heating up and cooling down from running can cause metal fatigue in the heat exchanger, which can cause a crack to happen. You can only see a very small section of the heat exchanger without disassembling the furnace (which I am not allowed by law to do). It would be prudent of you to have a licensed HVAC tech take a look at the unit to make sure you aren't dealing with a failed heat exchanger prior to closing on the home. Most technicians will call for a replacement unit if a cracked/rusted heat exchanger is found.

10.6 (1) The fireplace's glass door is discolored and hazed over (both basement and bedroom). You may be able to have the unit cleaned, but keep in the back of your mind if it won't come clean, a replacement door will be necessary.



10.6 Item 1(Picture)

10.6 (2) The NFPA (National Fire Protection Agency) highly recommends an annual inspection of all fireplaces, chimneys, gas appliances and vents. They also recommend that an inspection take place upon the transfer of a property, the replacement of an appliance, an operating malfunction, or following an external event (such as an earthquake) likely to have caused damage. Our inspection of the fireplace and chimney pipe is limited to the readily visible areas and components, and a visual inspection such as that provided by your inspector is not adequate to discover hidden deficiencies or damage should they exist. A NFPA 211 Standard, Level II inspection, which includes cleaning the interior of the chimney pipe and the use of specialized tools and testing procedures, such as video cameras, etc., is needed to thoroughly evaluate the fireplace system. If one has not been performed over the past 12 months, such an inspection is recommended at this time for your safety.

Because of the limited nature of a general home inspection, we DO NOT certify the usefulness of any fireplace or wood burning stove. We always recommend evaluation from a qualified professional for further evaluation and remarks before use for your safety.



10.6 Item 2(Picture)

10.7 The A/C unit is around 15 yrs old. According to the NAHB (National Association of Home Builders) a typical A/C unit will last around 10-15 yrs. You'll want to keep in mind this unit is at the age where it could fail and will need to be replaced at any moment. -FYI



10.7 Item 1(Picture)

The heating and cooling system of this home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. The inspection is not meant to be technically exhaustive. The inspection does not involve removal and inspection behind service door or dismantling that would otherwise reveal something only a licensed heat contractor would discover. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

11. Insulation and Ventilation



The home inspector shall observe: Insulation and vapor retarders in unfinished spaces; Ventilation of attics and foundation areas; Kitchen, bathroom, and laundry venting systems; and the operation of any readily accessible attic ventilation fan, and, when temperature permits, the operation of any readily accessible thermostatic control. The home inspector shall describe: Insulation in unfinished spaces; and Absence of insulation in unfinished space at conditioned surfaces. The home inspector shall: Move insulation where readily visible evidence indicates the need to do so; and Move insulation where chimneys penetrate roofs, where plumbing drain/waste pipes penetrate floors, adjacent to earth filled stoops or porches, and at exterior doors. The home inspector is not required to report on: Concealed insulation and vapor retarders; or Venting equipment that is integral with household appliances.

Styles & Materials

Attic Insulation:

Blown
Batt

Ventilation:

Passive

Dryer Power Source:

220 Electric

		IN	NI	NP	RR	S
11.0	INSULATION IN ATTIC	•				
11.1	VENTILATION OF ATTIC AND FOUNDATION AREAS	•				
11.2	VENTING SYSTEMS (Kitchens, baths and laundry)				•	
		IN	NI	NP	RR	S

IN= Inspected, NI= Not Inspected, NP= Not Present, RR= Repair or Replace, S= Safety

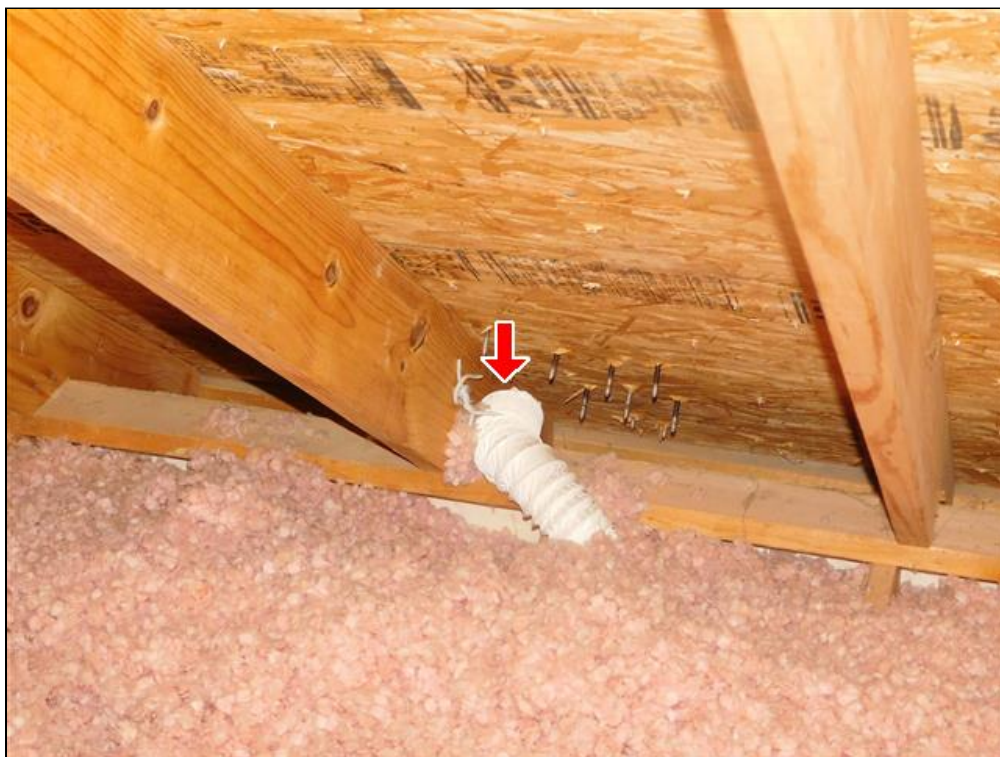
Comments:

11.2 (1) The exhaust fan in the basement bath squeals loudly when ran. Replace the exhaust fan.



11.2 Item 1(Picture)

11.2 (2) The bathroom exhaust fans do not vent to the exterior like they should. Bathroom fans can carry out large amounts of moisture, and you do not want this to be left in you attic. Have the fans exhaust routed to the exterior of the home.



11.2 Item 2(Picture)



11.2 Item 3(Picture)

The insulation and ventilation of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Venting of exhaust fans or clothes dryer cannot be fully inspected and bends or obstructions can occur without being accessible or visible (behind wall and ceiling coverings). Only insulation that is visible was inspected. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

12. Built-In Kitchen Appliances



The home inspector shall observe and operate the basic functions of the following kitchen appliances: Permanently installed dishwasher, through its normal cycle; Range, cook top, and permanently installed oven; Trash compactor; Garbage disposal; Ventilation equipment or range hood; and Permanently installed microwave oven. The home inspector is not required to observe: Clocks, timers, self-cleaning oven function, or thermostats for calibration or automatic operation; Non built-in appliances; or Refrigeration units. The home inspector is not required to operate: Appliances in use; or Any appliance that is shut down or otherwise inoperable.

Please understand that appliances can and do fail at any given moment. No one can predict when any appliance will break. All your inspector can do is operate the appliance as any person would, and document how it responded at that moment.

		IN	NI	NP	RR	S
12.0	DISHWASHER	.				
12.1	RANGES/OVENS/COOKTOPS			.		
12.2	RANGE HOOD	.				
12.3	FOOD WASTE DISPOSER				.	
12.4	BUILT-IN MICROWAVE	.				
12.5	REFRIDGERATOR	.				
		IN	NI	NP	RR	S

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Comments:

12.3 The romex line feeding power to the garbage disposal should be in flexible conduit for safety. You don't want electrical lines exposed where people can grab them.



12.3 Item 1(Picture)

The built-in appliances of the home were inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Please be aware that the inspector has your best interest in mind. Any repair items mentioned in this report should be considered before purchase. It is recommended that qualified contractors be used in your further inspection or repair issues as it relates to the comments in this inspection report.

General Summary



ABI Home Inspection Service, LLC

Customer
Joe Smith

Address
198 Dream Home Blvd
Louisville KY 40245

The following items or discoveries indicate that these systems or components **do not function as intended** or **adversely affects the habitability of the dwelling**; or **warrants further investigation by a specialist**, or **requires subsequent observation**. This summary shall not contain recommendations for routine upkeep of a system or component to keep it in proper functioning condition or recommendations to upgrade or enhance the function or efficiency of the home. This Summary is not the entire report. The complete report may include additional information of concern to the customer. It is recommended that the customer read the complete report.

1. Important General Info



General Info

Inspected

The home is about 14 years old. This is close to the time the big things start to wear out. Things like roofs, furnaces, air conditioners, and water heaters do not last forever. Most get replaced around the 12-15 year mark.

1. **Keep in mind most, if not all these things seem to be original in this home and will likely be needing a replacement soon.** Check this for more details about each component: <http://abihomeservices.com/15-year-old-house-problems/>

2. Radon



Radon Test Results

Safety

2. Radon



The home was tested for Radon gas using a Sun Nuclear 1028 continuous monitoring system. **The overall average of pCi/l (pico Curies per Liter) was 2.4.** The EPA recommends mitigation (removal system) for all homes with a level of 4.0pCi/l or more. **However, in 2009 The World Health Organization lowered their recommendation number to 2.7pCi/l.**

This excerpt is from the WHO press release:

2. *Radon gas has been identified as the leading cause of lung cancer for non-smokers according to recent studies conducted throughout the world. The World Health Organization states that as many as 14% of the lung cancer cases in many countries (including the United States) are caused by exposure to radon gas. These recent findings have lead to the establishment of a new standard for action of 2.7 for indoor radon levels. [Link to PR](#)*

Because your levels are close to the 2.7pCi/L action level of the WHO, you may want to consider having a mitigation system installed.

[You can download a full copy of your Radon test results here.](#)

3. Roofing



ROOF COVERINGS

Not Inspected

3. I was only able to view the roof from the ground due to the rain today. I did not see anything from my vantage point that leads me to believe you'll have any issues, but it's a good idea to have a roofer take a look at things when weather permits. -FYI

FLASHINGS

Inspected

4. There is old damage in the garage attic at the corner where it meets the house. It looks like the flashing failed and the roof sheathing got wet. Check with the owners about when this happened, but it looks like old damage to me. Nothing was wet today in the attic.

4. Exterior



WALL CLADDING, FLASHING, AND TRIM

Repair or Replace

(1) Part of the home is clad in a concrete stone veneer, also known as **ACMV (adhered concrete masonry veneer.)** The install manual produced by the Masonry Veneer Manufacturers Association's is widely accepted as the "how-to" of installation guides. You can download a PDF copy of the guide here: [MVMA Install Guide](#).

5. There are several issues with this installation that could potentially cause moisture problems within the walls of the home. Unfortunately, there is no way of knowing for sure without moisture testing inside the wall cavity. Deep wall moisture sampling in these areas could reveal a potential major problem. However keep in mind this sampling in NOT fool proof, and could miss damaged areas all together. There is no substitution for opening up the wall and visually looking at the framing and sheathing, but that is just not a realistic option during the transfer of property. Even after all the testing, you still need to understand the veneer was installed incorrectly, is missing several important details, and could start to leak at any time. It would also be a very good idea to get a few bids on

4. Exterior



repairing the install based on the install guide I've included with this report. At least then you can know some worst case scenario numbers to work with.

I've written a series about why homes with this cladding have issues that you can read here: [ACMV - The Next Big Problem](#)

You can also download this article from JLC (The Journal of Light Construction) that explains in detail where common failure lies with installations. [ACMV Best Practices](#).

6. (2) The brick along the back of the house is not resting on the foundation like it should be. Instead it is sitting on top of a steel lintel that is bolted to the face of the concrete foundation. This means the whole wall of bricks are relying on the strength of the bolts to hold everything up. The other problem is all of this steel is rusting. In several spots it is heavily rusted. Over time this will get worse, and may cause the brick to crack and fail. I can't say for sure if things will ever get that bad, but with the rusting that we can see now after only 15 years, I don't see how its not going to get worse. I recommend you reach out to qualified brick mason and structural engineer to help design a repair and get their opinion on the situation at hand.
7. (3) There is cracking in the brick along the right side of the home. It looks like all of these cracks have been tuck-pointed repaired at one time but the cracks are coming back. This would suggest whatever was moving has not stopped moving. Again, you'll want to have a qualified brick mason take a look at the veneer wall. I would also reach out to the repair company (that fixed everything the first time) and have them come out and take a look to see why things are cracking again.

WINDOWS

Repair or Replace

8. The windows are trimmed out in what looks to be synthetic stucco or Exterior Insulation and Finish System (EIFS). This material is known for having moisture intrusion issues if its not installed to the manufacture guidelines. It also requires special training to perform inspections on the material and is beyond the scope of a general home inspection. However, you can see the black staining across the windows in several spots (this usually means elevated moisture). I scanned several areas with a moisture meter and they did show elevated. You'll want to reach out to a EIFS certified inspector about the window trim and getting them checked out. If water is getting trapped behind EIFS it can cause lots of problems with rot and such.

DECKS, BALCONIES, STOOPS, STEPS, AREAWAYS, PORCHES, PATIO/ COVER AND APPLICABLE RAILINGS

Safety

The deck has several issues that need to be addressed. You'll want to have a qualified deck contractor come out and evaluate and repair the deck as they see fit. Also, the deck is mounted and bolted to the brick in several spots. If the brick veneer were to fail on the home (see section 4.0) , the deck could come down as well. This is not something to take lightly.

9. -The joist hangers were installed with roofing nails. **These are not rated as a structural fastener.** There are special nails, and screws that are approved to be used with brackets and joist hangers. Have the proper fasteners installed.
- The joist hangers are the wrong size. You are supposed to use the a hanger as long as the joist itself.
- The part of the deck system has the joist hangers installed upside down? I don't know why anyone would do this, but it is not the correct way to install hangers, especially on a deck that is so high in the air.
- Most of the ledger appears to have been installed with expansion anchors. Brick veneer is designed or meant to be a structural mounting point. Only anchors that pass through the brick veneer into the rim joist of the house should be used to hold the ledger board of the deck up.

4. Exterior



-The right side balcony is showing bad moisture staining on the brick wall above the window. The bolts that are anchoring the supports appear to be leaking back into the brick wall and allowing the veneer to become saturated. *This could cause rot to the framing if enough water gets behind the brick.*

-None of the post and beam connections are bolted together. You want the structural connections to be bolted, not just nailed.

6. Interiors



WINDOWS (REPRESENTATIVE NUMBER)

Repair or Replace

(1) Several of the crank-out windows in the home are moisture damaged. Some of the damage is on the window sashes themselves, and some is on the jam/sill of the frame. You'll want to speak with a window contractor about repair vs replacement and weight your options.

-Left window (living room)

10. -Front right bedroom window (frame)

-Basement bedroom

Also keep in mind the other windows in the home may still give you problems, but haven't been exposed to enough water yet to start deteriorating. Don't mistake no rot today for a window that won't ever rot. The issue lies in the windows were not fully painted and sealed. Raw wood is thirsty, and if they aren't painted, they will soak up water.

11. (2) The upper windows (semi-circles) have moisture in between the glass panes from a failed seal. Once the seals develop a leak between the glass panes they will collect moisture & dirt in between the panes of glass. There is not much that can be done about this besides replacing the the window sash.-FYI

8. Plumbing System



PLUMBING DRAIN, WASTE AND VENT SYSTEMS

Repair or Replace

12. There is a plumbing vent in the attic missing the cap on the tee that is allowing a bit of water to leak in. Have a cap screwed into the hole to plug things up.

HOT WATER SYSTEMS, CONTROLS, CHIMNEYS, FLUES AND VENTS

Repair or Replace

13. The water heater is older. The NAHB (National Association of Home Builders) case study says the average life expectancy of a gas or electric water heater is "about 10 years". Because of the age of the unit, you'll want to have it replaced sooner rather than later. Lots of water last longer than 10yrs, but flooding and failure is a risk you take the longer you leave it in place. The last thing you want is to come home to a failed tank on your water heater that has flooded your home. You can get the NAHB guide here: <http://abihomeservices.com/download/NAHB-Lifetimes.pdf>

FUEL LINES

Safety

8. Plumbing System



14. The flexible gas line is a product known as CSST (Corrugated Stainless Steel Tubing). CSST has had problems in the past on homes that were struck by lightning. The thin flexible wall of the product is not strong enough to handle the energy of a strike and can rupture because of it. All installations of CSST should be properly bonded to the home's electrical ground system to help supply a path for the energy to go in case of an incident. You should contact a electrician who is familiar with CSST and knows how to properly correct the install for your own safety. Keep in mind the bonding DOES NOT guarantee an accident proof installation.

Also, this is an evolving product, I invite you do to your own research on what has happened in the past with it. Some people just don't wish to take the risk with it, and don't know the history behind it. You can learn more about it here: <http://www.csstsafety.com/CSST-lightning.html>

TOILETS

Repair or Replace

15. The toilet is loose and not secured to the floor (half bath near the garage.) You'll want to try and tighten the floor bolts snugly. If that doesn't work, you'll need to pull the toilet out and inspect the flange for damage. Make the necessary repairs and re-install the toilet with a new wax ring.

10. Heating / Central Air Conditioning



HEATING EQUIPMENT

Repair or Replace

16. (1) There is water leaking out from the base of the furnace (likely from the condensate line). I wasn't able to find the source of the water, but you'll want to have a hvac tech take a look and repair as needed.
17. (2) The furnace is older, and did still function. However as a gas furnace ages, the heating up and cooling down from running can cause metal fatigue in the heat exchanger, which can cause a crack to happen. You can only see a very small section of the heat exchanger without disassembling the furnace (which I am not allowed by law to do). It would be prudent of you to have a licensed HVAC tech take a look at the unit to make sure you aren't dealing with a failed heat exchanger prior to closing on the home. Most technicians will call for a replacement unit if a cracked/rusted heat exchanger is found.

GAS/LP FIRELOGS AND FIREPLACES

Repair or Replace

18. (1) The fireplace's glass door is discolored and hazed over (both basement and bedroom). You may be able to have the unit cleaned, but keep in the back of your mind if it won't come clean, a replacement door will be necessary.

11. Insulation and Ventilation



VENTING SYSTEMS (Kitchens, baths and laundry)

Repair or Replace

19. (1) The exhaust fan in the basement bath squeals loudly when ran. Replace the exhaust fan.
20. (2) The bathroom exhaust fans do not vent to the exterior like they should. Bathroom fans can carry out large amounts of moisture, and you do not want this to be left in you attic. Have the fans exhaust routed to the exterior of the home.

12. Built-In Kitchen Appliances



FOOD WASTE DISPOSER

Repair or Replace

21. The romex line feeding power to the garbage disposal should be in flexible conduit for safety. You don't want electrical lines exposed where people can grab them.

Home inspectors are not required to report on the following: Life expectancy of any component or system; The causes of the need for a repair; The methods, materials, and costs of corrections; The suitability of the property for any specialized use; Compliance or non-compliance with codes, ordinances, statutes, regulatory requirements or restrictions; The market value of the property or its marketability; The advisability or inadvisability of purchase of the property; Any component or system that was not observed; The presence or absence of pests such as wood damaging organisms, rodents, or insects; or Cosmetic items, underground items, or items not permanently installed. Home inspectors are not required to: Offer warranties or guarantees of any kind; Calculate the strength, adequacy, or efficiency of any system or component; Enter any area or perform any procedure that may damage the property or its components or be dangerous to the home inspector or other persons; Operate any system or component that is shut down or otherwise inoperable; Operate any system or component that does not respond to normal operating controls; Disturb insulation, move personal items, panels, furniture, equipment, plant life, soil, snow, ice, or debris that obstructs access or visibility; Determine the presence or absence of any suspected adverse environmental condition or hazardous substance, including but not limited to mold, toxins, carcinogens, noise, contaminants in the building or in soil, water, and air; Determine the effectiveness of any system installed to control or remove suspected hazardous substances; Predict future condition, including but not limited to failure of components; Since this report is provided for the specific benefit of the customer(s), secondary readers of this information should hire a licensed inspector to perform an inspection to meet their specific needs and to obtain current information concerning this property.

Prepared Using HomeGauge <http://www.HomeGauge.com> : Licensed To Ben Hendricks



ABI Home Inspection Service, LLC

Report Attachments

ATTENTION: This inspection report is incomplete without reading the information included herein at these links/attachments. Note If you received a printed version of this page and did not receive a copy of the report through the internet please contact your inspector for a printed copy of the attachments

[CSST TSB](#)