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HomeTeam

INSPECTION SERVICE

March 25, 2010

Mr. John Buyer
Mrs. Mary Buyer
123 Oak Street
Anytown, IN 46000

**RE: 2010 Opportunity Way
Anytown, IN 46000
Inspection #:
642-032010-0049**



Dear Mr. & Mrs. Buyer:

On 3/25/2010 The HomeTeam Inspection Service made a visual inspection of the property referenced above. Enclosed please find a written, narrative report of our findings in accordance with the terms of our Home Inspection Agreement. Although maintenance items may have been addressed verbally at the time of the inspection, they may not be included in the enclosed report.

I trust the enclosed information is helpful and I hope you enjoy every aspect of your new home. If I can be of any assistance, please feel free to call me at the above telephone number.

Sincerely,

The HomeTeam Inspection Service

Mark Carrothers
Indiana License # HI00900025

File Number: **642-032010-0049**
Address of Inspection: **2010 Opportunity Way**

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

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You have authorized us to provide an additional copy of this report to your real estate agent, subject to the condition that he or she may use the report only for your confidential and exclusive use and benefit in connection with your purchase or sale of the Property, and may not copy or otherwise reproduce or distribute it without our prior written consent. We will provide your agent with one copy of the report at no additional cost.

The disclosure or distribution of this report to the current owner of the Property (if you are not the owner) or to real estate agents involved in the transaction does not make those persons intended beneficiaries of the report. You must indemnify and defend us and our employees, agents, officers, directors, shareholders, members, principals, partners, affiliates, successors, heirs, assigns, and legal representatives, and hold us and each of those parties harmless, from and against all losses, damages, and expenses (including, without limitation, attorney fees) arising from any claim asserted by a third party as the result of the unauthorized distribution or reproduction of the report.

GENERAL DESCRIPTION:

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street. A system or component has a major visual defect if it is either unsafe or not functioning and cannot be replaced or rendered safe or functional for less than \$1,000. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are not addressed. All conditions are reported as they existed at the time of the inspection.

Routine maintenance and safety items are not within the scope of this inspection unless they otherwise constitute major, visually observable defects. Although some maintenance and/or safety items may be disclosed, this report does not include all maintenance or safety items, and should not be relied upon for such items.

The approximate temperature at the time of the inspection was 50 to 55 degrees Fahrenheit, and the weather was sunny and clear. The utilities were on at the time of the inspection.

The age of the home, as reported by the MLS sheet, was said to be ten to twenty years old.

There was a concrete driveway in the front of the home which led to the garage. There were no major visual defects observed in the driveway.

There was a concrete walkway leading to a concrete porch in the front of the home. There were no major visual defects observed in the walkway or the porch.

The home was situated on a lightly sloped lot. The general grade around the home appeared to be adequate to direct rain water away from the foundation.

The inspected property consisted of a one story wood-framed structure with brick veneer and vinyl siding. There were no major visual defects on the visible portions of the siding.

There were several areas on the siding that were loose, not fitting correctly or damaged. Damaged or improperly fitting siding can allow water intrusion which can damage the sheathing and structure. Water intrusion also promotes mold growth.

Recommend repair of the areas of the siding that are damaged, loose or not fitting correctly to prevent water intrusion.



CHIMNEY:

There was no rain cap on the chimney. This device will help to prevent rainwater and snow from entering the flue and causing water damage.

ROOF STRUCTURE:

The roof was a gable design covered with asphalt/fiberglass shingles. Observation of the roof surfaces, flashing and penetrations through the roof was performed from ground level with the aid of binoculars. The age of the roof covering, as reported by the MLS sheet, was approximately five to ten years. There were two layers of shingles on the roof at the time of the inspection.

There was minimal curling and moderate surface wear observed on the roof shingles at the time of the inspection. These conditions indicate the roof shingles were in the first half of their useful life.

This visual roof inspection is not intended as a warranty or an estimate on the remaining life of the roof. Any roof metal, especially the flashing and valleys, must be kept well painted with a paint specially formulated for the use. There were no major visual defects detected on the exterior of the roof.

The roof drainage system consisted of aluminum gutters and downspouts which appeared to be functional at the time of the inspection. Gutters and downspouts should receive routine maintenance to prevent premature failure. There were no major visual defects observed on the visible portions of the gutters or downspouts.

Water flow from downspout extensions or splash blocks should be carried several feet from the foundation and the downspouts should be securely attached to the property. Downspouts that carry roof water far from the house are the most important part of the foundation drainage system. A properly-functioning drainage system is one of the most important items for extending the life expectancy of a house and its components.

PATIO:

There was a concrete patio located in the back of the home. There were no major visual defects observed to the patio.

GARAGE:

The attached garage was designed for two cars with access provided by one overhead-style door. The Overhead Door brand electric garage door opener was tested and found to be functional. The light beam automatic safety reverse on the garage door was tested and found to be functional. The fire separation walls, doors and ceiling were inspected and in good condition. The concrete garage floor was in good condition. There were no major visual defects observed in the garage or the door mechanisms.

The pressure sensing automatic reverse feature on the garage door opener is either not present or in need of adjustment. This is a safety hazard and proper adjustment or replacement of the opener should be made for safety.

FOUNDATION:

The foundation was constructed of concrete block. A single inspection cannot determine whether movement of a foundation has ceased. Any cracks should be monitored regularly. There were no major visual defects observed on the visible portions of the foundation.

BASEMENT: (LOWER LEVEL)

The full basement was finished, and contained the following mechanical systems: furnace, water heater and sump pump.

FINISHED BASEMENT WAIVER:

The interior walls of the basement were finished; therefore, a complete inspection of the concrete block foundation was not possible. There were no major visual defects observed on the visible portions of the foundation.

FLOOR STRUCTURE:

The visible floor structure consisted of OSB (waferboard) subfloor, supported by two-inch by ten-inch TJI joists spaced sixteen inches on center. There was a 6x10-inch laminated center beam and three-inch steel posts or piers for load bearing support. There were no major visual defects observed in the visible portions of the floor structure.

There was a floor joist that has been cut for installation of plumbing pipes. The cut joist does pose a structural concern. The joist should be repaired or replaced by a qualified contractor.



PLUMBING:

The visible water supply lines throughout the home were copper pipe. The water was supplied by a public water supply. The visible waste lines consisted of PVC pipe. The functional drainage of the drain waste lines were adequate at the time of the inspection. The home was connected to a public sewer system. All plumbing fixtures not permanently attached to a household appliance were operated and inspected for visible leaks.

Water flow throughout the home was average. Water pressure was tested hose bib and found to be 60 to 70 pounds per square inch. There were no major visual defects observed in the visible portions of the plumbing system.

The bathrooms were ventilated by power ventilation fans that were functional at the time of the inspection.

The bathroom vent flexible pipe has become disconnected in the attic space. The vent pipe is open to the attic. The vent pipe should be repaired to prevent excess moisture in the attic which can lead to deteriorating wood and mold growth.



The visible portions of the dryer vent was inspected and was functional at the time of the inspection. The venting was adequate to vent the dryer exhaust to the exterior of the home.

The dryer vent pipe is full of lint. This will reduce the efficiency of the dryer and is a safety hazard because it can cause the dryer to overheat. Recommend cleaning the lint from the dryer vent piping to eliminate any obstruction for safety.



The water meter was located in the front yard. The main water shutoff valve for the home was located adjacent to the water service entry point in the basement.

The gas meter was located on the right exterior wall. Although no actual testing was performed to detect the presence of gas fumes, there was no noticeable odor of gas detected at the time of the inspection.

There was a sump pump located in the basement. The sump pump was functional. There was not a battery backup system in the sump pit. The battery backup system is not within the scope of inspection and was not tested.

There was a 60 gallon capacity, natural gas water heater located in the basement. The water heater was manufactured by A. O. Smith, model number AO60-225G and serial number 052712563 information on the water heater indicated that it was manufactured 5 years ago. A temperature and pressure relief valve (T & P) was present. Because of the lime build-up typical of T & P valves, we do not test them. An overflow leg was present. It did terminate close to the floor. Your safety depends on the presence of a T & P valve and an overflow leg terminating close to the floor. There was an adequate venting system from the water heater to the exterior of the house. The water heater was functional.

ELECTRIC SUPPLY:

The underground electric service wire entered the home on the right front wall. The electric meter was located on the garage wall.

The service wire entered a Square D service panel, located on the garage wall with a 200 amp and 120/240 volt rated capacity. The branch circuits within the panel were copper. These branch circuits and the circuit breakers to which they were attached appeared to be appropriately matched. The visible house wiring consisted primarily of the Romex type and appeared to be in good condition.

There were circuit breakers in the main electric panel that had two attached circuits. Each circuit should have its own dedicated breaker to prevent nuisance tripping and good terminal contact. One of the wires should be removed and connected to its own appropriately sized breaker by a licensed electrician.



There were wire(s) entering the service panel that were not attached by appropriate box connectors. Box connectors protect the wires' insulation from the metal edge of the box and also provide strain relief. This is a safety hazard. Recommend a qualified electrician to install appropriate box connectors on all wires entering the service panel.



The electrical service appeared to be adequate.

Alarms, electronic keypads, remote control devices, landscape lighting, telephone and television, and all electric company equipment were beyond the scope of this inspection. There were no major visual defects observed in the electrical system.

A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were inspected and were found to be functional. The grounding and polarity of receptacles within six feet of plumbing fixtures, and those attached to ground fault circuit interrupters(GFCI), if present, were also tested. All GFCI receptacles and GFCI circuit breakers should be tested monthly.

There were GFCI protected circuits located on the exterior, kitchen, bathroom and garage. The present and tested GFCI's were functional. A non-functional GFCI should be replaced with functional GFCI's.

There is an outlet located under the kitchen sink that has the disposal and/or dishwasher plugged into it. It is recommended that this receptacle be GFCI protected for your safety. Recommend a qualified electrician to install a GFCI protected receptacle in this location.



LIVING LEVEL:

The living level consisted of a kitchen/dining area, living room, family room, three bedrooms an office, two full bathrooms and one half bathroom. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc. are not addressed. There were no major visual defects observed on the first level.

WINDOWS, DOORS, WALLS AND CEILINGS:

The interior wall and ceiling surfaces were finished with drywall. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted. There were no major visual defects observed in the interior walls or ceilings.

A representative number of accessible windows and doors were operated and found to be functional. The primary windows were constructed of wood, casement and double hung style, with double pane glass. All exterior doors were operated and found to be functional. The exterior door locks should be changed or re-keyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted. There were no major defects observed in the windows or doors.

FAILING WINDOW SEALS:

The seals on a representative number of windows in the home had failed causing a loss of vacuum between the panes and a resulting loss of insulation value. The most noticeable result of this failure is condensation and fogging between the panes of glass.



The caulking around the windows is cracked and failing. Recommend re-caulking the windows to prevent water intrusion and possible damage to the structure.



SMOKE ALARMS:

There were smoke alarms found in the house. For safety reasons, the smoke alarms should be tested upon occupancy. The batteries (if any) should be replaced with new ones when you move into the house, and tested on a monthly basis thereafter.

KITCHEN CABINETS AND APPLIANCES:

The laminate counter tops in the kitchen were in good condition.

The kitchen cabinet doors and drawers were inspected and appeared to be functional.

The General Electric natural gas range was inspected and did appear to be functional. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection.

Note: The General Electric has a continuous clean oven. Do not use harsh cleansers or regular oven cleaners on this oven.

The General Electric range hood and microwave combination was inspected and did appear to be functional. The visible portions of the venting system was inspected and was functional at the time of the inspection. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

The Frigidaire refrigerator was inspected and did appear to be functional. The temperature setting and ice maker, if present, are not within the scope of the inspection.

The Bosch dishwasher was observed through a complete cycle and did appear to be functional when set on the "wash" and "drain" cycle.

The Badger disposal was inspected and did appear to be functional. The efficiency rating is not within the scope of the inspection.

A wood burning fireplace was located in the living room. The damper did appear to be functional. There was visual evidence of creosote buildup in the firebox and/or chimney. There were cracks observed in the firebox or visible portions of the chimney.

A home inspection of the fireplace and chimney is limited to the readily visible portions only and the fireplace was not operated. The inner reaches of a flue is mainly inaccessible. Our view was not adequate to discover possible deficiencies or damage, even with a strong light. For safe and efficient operation we recommend annual inspections by a qualified fireplace professional. A qualified chimney sweep will clean the interior if necessary, using specialized tools, testing procedures, mirrors and video cameras as needed to evaluate the fireplace system. If the fireplace has not been cleaned and inspected by a qualified fireplace professional within the past year we recommend this be done prior to use for your safety.

ATTIC STRUCTURE:

The attic was accessed through a door in the garage. The attic above the living space was insulated with loose-fill insulation, approximately 8-inches in depth. Ventilation throughout the attic was provided by soffit and roof vents. The roof structure consisted of two-inch by six-inch wood rafters spaced 16 inches on center and plywood sheathing.

Because of the configuration of the framing and absence of a catwalk, which limited access, it was not possible to inspect all areas of the attic. There was no moisture visible in the attic space. The absence of visible indications of moisture is not necessarily conclusive evidence that the roof is free from leaks. The only way to be sure a roof does not leak is to inspect the underside of the roof during a heavy rain. There were no major visual defects observed in the attic or roof structure.

The absence of visible indications of water penetration in an attic or basement at the time of the inspection is NOT conclusive evidence that the attic, roof, basement, foundation, and other areas of the property are free from leaks or other water penetration. Often an inspector can observe leaks only if the inspection is conducted during a prolonged period of heavy rainfall. Therefore, to reduce your risk you should, among other appropriate actions, examine the home (listen in the attic for falling drops) during the next rain to see if there are any leaks, and ask the seller directly whether they are aware of any known leaks. Any concerns on your part should be referred to a qualified, licensed roofing contractor. The occurrence of occasional or intermittent leaks or seepage during extreme weather conditions (such as very high winds, for example) is common.

HVAC INSPECTION REPORT:

The heating, ventilating and air conditioning systems were inspected by the HomeTeam master inspector. Annual maintenance of the heating and cooling equipment is essential for safe and efficient performance, which will maximize the system's useful life.

The results of our visual and operational inspection of the heating and air conditioning system are described below. Periodic preventive maintenance is recommended to keep this unit in good working condition.

The home was heated by a Bryant Heat Pump System. The air handling unit/electric furnace Serial Number 092742153, and Model Number 3CAV24-18526 which is 1 year old. was located in the garage of the home.

The unit was operated from the thermostat in both normal heating mode and emergency heat mode.

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The electric outdoor heat pump condensing unit was a Bryant, Model Number 39ZGR14822 and Serial Number 092314988. The unit is located on the right side of the home. This unit is approximately 1 year old. Periodic preventive maintenance is recommended to keep this unit in good working condition.

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

The heating system was found to be functional.

The cooling system was visually inspected but was not operated due to cool or cold exterior temperatures. When outdoor temperatures have been below 60 degrees Fahrenheit within the past 24 hours, operation of the cooling system could damage the compressor. It is recommended that the system be cleaned and serviced in the spring.

FILTER TYPE:

The disposable filter should be replaced on a regular basis to maintain the efficiency of the system. The efficiency rating is not within the scope of this inspection.

CONTROLS:

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

PEST INSPECTION:

The pest inspection was performed by ABC Pest Control. Their report is attached.

REASONABLE EXPECTATIONS REGARDING A PROFESSIONAL HOME INSPECTION:

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

Intermittent or concealed problems

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

No clues

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

Major vs. minor problems

Any minor problems identified in our report were discovered as we were looking for more significant problems. We note the minor ones simply as a courtesy. The intent and purpose of a whole-house inspection is not to find the \$200 problems; it's to find the \$1,000 problems—those are the ones that affect your decision to purchase or not purchase the house.

Contractor's advice

A common source of dissatisfaction with home inspectors comes from comments made by contractors. Contractors' opinions often differ from ours. Don't be surprised when three roofers all say the roof needs replacement, when we said that the roof would last a few more years with some minor repairs. Roofing contractors may be trying to "up-sell"—they make more money by replacing a whole roof than they make by repairing one.

"Last man in" theory

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

Most recent advice is best

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

Why didn't we see it?

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

Conditions during inspection

It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember, for example, that it was snowing, there were storage boxes everywhere, or that the furnace could not be turned on because the air conditioning was operating. It's impossible for contractors to know what the circumstances were when the inspection was performed.

This wisdom of hindsight

Once a problem manifests itself, it's very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there is 2" of water on the floor. Predicting the problem is a different story.

A long look

If we spent half an hour under the kitchen sink or 45 minutes disassembling the furnace, we'd find more problems, too. Unfortunately, the inspection would take several days and would cost considerably more.

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We're generalists

We are generalists; we are not specialists. The heating contractor may indeed have more heating expertise than we do. This is because an inspector must have, in addition to heating expertise, plumbing expertise, structural expertise, electrical expertise, and expertise in every other system and component found in a typical house.

An invasive look

Problems often become apparent when carpets, plaster, fixtures, cabinets, or other items are removed. A home inspection is a strictly visual examination—an inspector doesn't perform invasive or destructive tests.

Not insurance

In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. The premium that an insurance company would have to charge for a policy with no deductible, no limit, and an indefinite policy period would be considerably greater than the fee we charge for a home inspection. An insurance policy also does not include the added value of a home inspection of being specifically generated for a particular property on a specific date.

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Summary:

PLEASE READ THIS ENTIRE REPORT, FROM BEGINNING TO END, BEFORE THE HOME INSPECTION CONTINGENCY PERIOD IN YOUR CONTRACT WITH THE HOME OWNER EXPIRES. ONCE THE HOME INSPECTION CONTINGENCY PERIOD EXPIRES, YOU MAY NOT BE ABLE TO CANCEL YOUR PURCHASE CONTRACT BASED UPON THE RESULTS OF THIS OR ANY OTHER INSPECTION.

DO NOT RELY UPON THIS SUMMARY OF THE INSPECTION REPORT. THE SUMMARY IS NOT INTENDED TO BE COMPREHENSIVE. YOU MUST READ THE ENTIRE INSPECTION REPORT, WHICH CONTAINS MORE DETAILED DESCRIPTIONS OF THE PROPERTY AND ITS SYSTEMS AND COMPONENTS. SECTION HEADINGS IN THE REPORT ARE FOR REFERENCE PURPOSES ONLY AND DO NOT AFFECT THE MEANING OR INTERPRETATION OF THE REPORT. THE ORDER IN WHICH THE SYSTEMS AND COMPONENTS OF THE PROPERTY ARE PRESENTED IS NOT INTENDED TO REFLECT THE RELATIVE IMPORTANCE OF ANY SYSTEM OR COMPONENT OF THE PROPERTY. YOU MUST DETERMINE THE IMPORTANCE OF EACH SYSTEM AND COMPONENT OF THE PROPERTY FOR YOURSELF.

Major Defects:

- None

Minor Defects:

- There was a floor joist that has been cut for installation of plumbing pipes. The cut joist does pose a structural concern. The joist should be repaired or replaced by a qualified contractor.
- The caulking around the windows is cracked and failing. Recommend re-caulking the windows to prevent water intrusion and possible damage to the structure.

Safety Concerns:

- The pressure sensing automatic reverse feature on the garage door opener is either not present or in need of adjustment. This is a safety hazard and proper adjustment or replacement of the opener should be made for safety.
- There were circuit breakers in the main electric panel that had two attached circuits. Each circuit should have its own dedicated breaker to prevent nuisance tripping and good terminal contact. One of the wires should be removed and connected to its own appropriately sized breaker by a licensed electrician.

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- There are wires entering the service panel that are not connected with box connectors. Recommend a qualified electrician to install appropriate box connectors on all wires entering the service panel.
- There is an outlet located under the kitchen sink that has the disposal and/or dishwasher plugged into it. It is recommended that this receptacle be GFCI protected for your safety. Recommend a qualified electrician to install a GFCI protected receptacle in this location.
- If the fireplace has not been cleaned and inspected by a qualified fireplace professional within the past year we recommend this be done prior to use for your safety.

Maintenance Items:

- There were several areas on the siding that were loose, not fitting correctly or damaged. Recommend repair of the areas of the siding that are damaged, loose or not fitting correctly to prevent water intrusion.
- There was no rain cap on the chimney. This device will help to prevent rainwater and snow from entering the flue and causing water damage. Recommend installation of an appropriate rain cap on the chimney.