

**612 KANE ST LA CROSSE**

Parcel: 17-10071-90  
 Internal ID: 24537  
 Municipality: City of La Crosse  
 Record Status: Current  
 On Current Tax Roll: Yes  
 Total Acreage: 0.186  
 Township: 16  
 Range: 07  
 Section: 29

**Abbreviated Legal Description:**

MCCONNELL & WHITTLESEY'S ADDITION LOT 3 BLOCK 16 LOT SZ: 50 X 160

**Property Addresses:**

Street Address	City(Postal)
612 KANE ST	LA CROSSE

**Owners/Associations:**

Name	Relation	Mailing Address	City	State	Zip Code
DUANE E GENZ	Owner	732 AVON ST	LA CROSSE	WI	54603-2639
TONIA M GENZ	Owner	732 AVON ST	LA CROSSE	WI	54603-2639

**Districts:**

Code	Description	Taxation District
2849	LA CROSSE SCHOOL	Y
1	Book 1	N
0036	LA CROSSE TIF 16	N

**Additional Information:**

Code	Description	Taxation District
2012+ VOTING SUPERVISOR	2012+ Supervisor District 2	
2012 + VOTING WARDS	2012+ Ward 5	
POSTAL DISTRICT	LACROSSE POSTAL DISTRICT 54603	
Use	1 UNIT	

**Lottery Tax Information:**

Lottery Credits Claimed: 0  
 Lottery Credit Application Date:

**Tax Information:****Billing Information:**

Bill Number: 791

Volume Number	Page Number	Document Number	Recorded Date	Type
539	862	830756	6/26/1973	WD PRIOR 9-1-81
944	252	1073660	7/17/1992	HT110
0	0	1380411	12/1/2003	Warranty Deed
0	0	1738881	1/3/2020	Warranty Deed

## Outstanding Taxes

There are no outstanding taxes for this property.

## Permits Information:

Municipality: City of La Crosse  
Property Address: 612 KANE ST

Click on the permit number for additional details regarding the permit.

Description	Per. #	Applicant Name	Status	Status Date	Activity
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## History Information:

### Parent Parcel(s)

There are no parent parcels for this property.

### Child Parcel(s)

There are no child parcels for this property.

**Billed To:**

MATTHEW, CORRINE  
BENTZEN  
1244 FARNAM ST  
LA CROSSE WI 54601-5662

Total Tax: 1132.41

**Payments Sch.**

1-31-2020	283.11
3-31-2020	283.10
5-31-2020	283.10
7-31-2020	283.10

**Tax Details:**

	Land Val.	Improv Val.	Total Val.	Assessment Ratio	0.920960166
Assessed:	13500	33700	47200	Mill Rate	0.025649683
Fair Market:	14700	36600	51300	School Credit:	91.45
Taxing Jurisdiction:			2018 Net Tax	2019 Net Tax	% of Change
STATE OF WISCONSIN			\$ 0.0000	\$ 0.0000	0.0000
La Crosse County			\$ 203.0400	\$ 172.7800	-14.9000
Local Municipality			\$ 592.7100	\$ 490.2600	-17.3000
LA CROSSE SCHOOL			\$ 551.2100	\$ 473.4900	-14.1000
WTC			\$ 88.0400	\$ 74.1300	-15.8000

**Credits:**

First Dollar Credit:	78.25
Lottery Credit:	0.00

**Additional Charges:**

Special Assessment:	0.00
Special Charges:	0.00
Special Delinquent:	0.00
Managed Forest:	0.00
Private Forest:	0.00
Total Woodlands:	0.00
Grand Total:	1132.41

**Payments & Transactions**

Desc.	Rec. Date	Rec. #	Chk #	Total Paid	Post Date
Payment to Local Municipality	12/30/2019	803750	0	\$ 1132.41	12/2019
			Totals:	\$ 1132.41	

**Assessment Information:**

Class	Description	Year	Acreage	Land	Improvements	Total	Last Modified
G1	Residential	2019	0.184	13500	33700	47200	5/3/2019

**Deed Information:**

The following documents are those that impact the transfer of ownership or the legal description of the parcel. There may be other documents on file with the Register of Deeds Office.

Volume Number	Page Number	Document Number	Recorded Date	Type
539	267	830307	6/12/1973	WD PRIOR 9-1-81
539	268	830308	6/12/1973	WD PRIOR 9-1-81



# LAND APPRAISAL REPORT

File No. 1119-052

The purpose of this summary appraisal report is to provide the lender/client with an accurate and adequately supported opinion of the market value of the subject property.

## CLIENT AND PROPERTY IDENTIFICATION

Property Address: 612 Kane St City: La Crosse State: WI Zip: 54603  
 Borrower: Duane E & Tonia M Genz Owner of Public Record: Matthew & Corrine Bentzen County: La Crosse  
 Legal Description: McConnell & Whittlesey's Addition Lot 3 Block 16  
 Assessor's Parcel #: 17-10071-90 Tax Year: 2018 R.E. Taxes: 1,357.00  
 Neighborhood Name: None Map Reference: None Census Tract: 0002.00  
 Special Assessments: 0.00 PUD ☐ Yes ☒ No HOA: \$ 0.00 ☐ Per Year ☐ Per Month  
 Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Other (describe) \_\_\_\_\_  
 Assignment Type: ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe) \_\_\_\_\_  
 Lender/Client: Governmental Employees Credit Union Address: 225 La Crosse Street, La Crosse, WI 54601

## CONTRACT ANALYSIS

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
This appears to be a normal market transaction with no special conditions or contingencies that would affect the outcome of this appraisal.  
 Contract Price \$: 45,000 Date of Contract: 11/11/2019 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) Tax Records  
 Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No  
 If Yes, report the total dollar amount and describe the items to be paid. \$ 0

## NEIGHBORHOOD DESCRIPTION

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	65 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	30 Low	0	Multi-Family	5 %
Neighborhood Boundaries: <u>La Crosse River to the south, Mississippi River to the west, La Crosse</u>								3,000 High	150	Commercial	25 %
City Limits to the north and east.								140 Pred.	90	Other	%

	Good	Aver.	Fair	Poor		Good	Aver.	Fair	Poor
Convenience to Employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Convenience to Primary Education	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Police/Fire Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Recreational Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Stability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overall Appeal to Market	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Neighborhood Description: Urban area made up of a blend of uses, most of which are single family homes. Adequate access to employment, schools and other typical amenities. No adverse conditions were noted.

Market Conditions (including support for the above conclusions): Current mortgage terms are acceptable and readily available to the consumer. Supply and demand appears to be in balance. The estimated marketing time for the subject is under 90 days.



Dimensions: 50 x 160 Area: 8000 ☐ Acres ☒ Sq.Ft. Shape: Rectangular View: Average  
 Zoning Classification: R-5 Zoning Description: Multiple Dwelling  
 Zoning Compliance: ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe) \_\_\_\_\_  
 Uses permitted under current zoning regulations: Single and Multiple Dwelling, Church, Day Care, Public Uses, Home Occupations  
 Highest & Best Use: Multiple Dwelling  
 Describe any improvements: Single Family Home and Garage (single family home to be razed)  
 Do present improvements conform to zoning? ☒ Yes ☐ No ☐ No improvements If No, explain: \_\_\_\_\_  
 Present use of subject site: Single Family Residential Current or proposed ground rent? ☐ Yes ☒ No If Yes, \$ \_\_\_\_\_  
 Topography: Level Size: Typical for Area Drainage: Appears Adequate  
 Corner Lot: ☐ Yes ☒ No Underground Utilities: ☒ Yes ☐ No Fenced: ☐ Yes ☒ No If Yes, type: \_\_\_\_\_  
 Special Flood Hazard Area ☒ Yes ☐ No FEMA Flood Zone: AE FEMA Map #: 55063C0253D FEMA Map Date: 01/06/2012

UTILITIES	Public	Other	Provider or Description	Off-Site Improvements	Type/Description	Public	Other
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Surface	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Type/Influence	Residential		
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk	None	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Street Lights	None	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Alley	None	<input type="checkbox"/>	<input type="checkbox"/>

Are the utilities and off-site improvements typical for the market? ☒ Yes ☐ No If No, describe: \_\_\_\_\_  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Site Comments: Average size site typical for the subject area. No apparent adverse easements or encroachments were noted. No apparent adverse conditions noted. The site is currently improved with an uninhabitable single family home and a detached 3 car garage; and this appraisal is made subject to demolition of the single family home.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Duane E & Tonia M Genz

File No.: 1119-052

Property Address: 612 Kane St

Case No.:

City: La Crosse

State: WI

Zip: 54603

Lender: Governmental Employees Credit Union



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: November 18, 2019

Appraised Value: \$ 45,000

STREET SCENE





SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Duane E & Tonia M Genz

File No.: 1119-052

Property Address: 612 Kane St

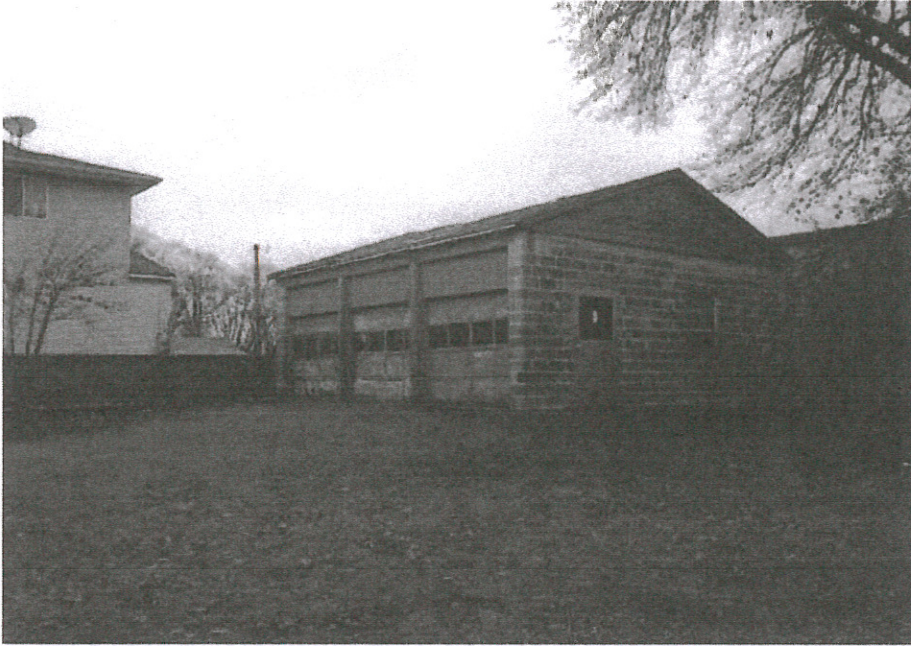
Case No.:

City: La Crosse

State: WI

Zip: 54603

Lender: Governmental Employees Credit Union



DETACHED GARAGE

## EXECUTIVE SUMMARY

### Property Information

Property Name:	Teddy Bears
Address:	1101 St. Andrew Street La Crosse, WI 54603
Tax ID:	17-10071-80
Property Use:	Tavern w/Hair Salon
Owner of Record:	Government Employees Credit Union
Borrower:	Duane E. and Tonia M. Genz

### Building Characteristics

Number of Buildings / Stories:	1/1
Gross Building Area:	1,844 SqFt Tavern 584 SqFt Hair Salon 2,428 SqFt OVERALL
Occupant:	Vacant
Year Built/Condition:	1900+/-/Avg-Good

### Site Characteristics

Land Area:	10,560 SqFt
Zoning Designation:	C-1 Local Business
Conforming:	Yes

### Highest and Best Use

As if Vacant:	Commercial
As Improved:	Tavern w/Attached Local Business
Excess/Surplus Land:	None

### Valuation Information:

Property Interest Appraised:	Fee Simple – Per Completion
Effective Date of Appraisal:	November 12, 2014
Exposure Time: Marketing Period:	6-12 Months

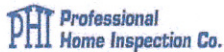
### Market Value Indications

Cost Approach:	N/A
Sales Comparison Approach:	\$170,000
Income Approach:	\$170,000

### Final Value Conclusion

\$170,000





## Summary

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### SUMMARY PAGE PARAMETERS:

Items listed on this summary page are listed with the following four considerations in mind:

1. Safety Concerns in regards for occupants health and/or well being
2. Conditions requiring further review 3rd party or otherwise
3. Structural or expensive items that may detract from the value or long-term functionality of the structure.
4. Anything out of the ordinary good, bad or otherwise

### PLEASE NOTE:

A summary page IS NOT INTENDED to be used exclusively as the highlights of an inspection. Items listed on the summary are typically affected by non-summary items. Reading the entire report and reviewing the supplemental materials detailed in the section titled: Understanding Your Inspection Report is required to obtain the most from our industry leading inspection.

## Grounds, Stoops & Steps

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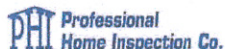
1. Drainage & Grade Slope: Maintenance items noted: **NEGATIVE SLOPE:** (excessive settling) noted on one and/or more sides of the structure. A negative slope (sloping toward the foundation) has the potential during an excessive and/or prolonged downpour to pool water at the foundation wall, thus increasing the potential for moisture to enter lower level basement area(s). **ALL SIDES**
2. Plants/Stored Items: Maintenance items noted: Trees/Branches hanging over roof, recommend trim/remove branches, reduce/eliminate impact damage potential. Plants contacting siding materials. Recommend trim maintain a clearance of 15-24 inches from all wall surfaces. Contact Tree Removal Company: Recommend consult with a properly licensed and trained tree removal specialist to address situation and make recommendations., Close to Foundation: Tree(s) planted in close proximity to a foundation depending on the type of tree and root structure may negatively affect foundation long-term functionality. If severe weather damages the tree, falling branches and/or shifting root systems increase damage potential. Recommend removal of tree(s) close to structure.
3. Retaining Walls: Concrete -- Movement (Major): Wall movement noted. Lateral (horizontal) loads on retaining walls increases with height. Any wall over 3 ft will experience greater horizontal-movement loads. Movement is also influenced by the area soil characteristics, and type of backfill used during wall construction. Excessive moisture exposure (gutters), and experience level used during construction also play a factor in wall movement. **NEIGHBOR WALL VERY CLOSE TO HOUSE, FAILING**, Erosion noted, washing out of materials, Excessive Plant Growth: Excessive vegetation/plant-root size may/will over time cause undue-not designed pressure/shifting on retaining wall surface(s).  
Contact A Specialist: Recommend further evaluation by a qualified/knowledgeable retaining wall contractor for further review and recommendations.
4. Porches & Breezeways: Wood, Enclosed, Storms in place -- Damage and/or deterioration noted, Leakage (past/present) ceilings/walls/floors, Weak Supports: Consider additional support/modification to ensure long-term functional stability,  
Paint chipping and/or peeling, cracking in checkerboard fashion, likely lead based paint, not confirmed. Others areas throughout home also showing lead paint visual indicators.
5. Electrical Service Wires: Overhead: Service Wire Clearances Comment: As a general safety rule electrical service wires should be a minimum of 10' above the ground and walkways, 12' above driveways and at least 3' from doors, windows, balconies and decks. These clearances are code related. This inspection is not a code inspection. Some of the clearances may be less, possibly grandfathered in. Future upgrades, and/or repairs may require new code compliance. Contacting surface(s): Overhead conduit/conductors: In direct contact (tree limbs/building materials), Services Required: Consider services of a licensed electrical contractor and/or power supply company for further evaluation, inspection, and/or recommendation(s).
6. Plumbing: Spigots, Sump Pump -- Water turned off at spigots,  
Sump Pump not OK: Sump Pump discharge pipe discharging next to foundation, running on-off every 3-5 minutes. Recommend extend piping a minimum 5-10 feet from foundation wall.  
**POOR SLOPE WATER NEVER FLOWS AWAY FROM STRUCTURE**

## Exterior Walls

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7. Window Trim: Wood -- Paint Chipping and/or Peeling, Decay Noted, Damaged, Missing, Loose, Water Entry Possible: The potential for water entry is present.
8. Windows: Glass: Insulated Glass, Single Glass -- Broken and/or missing piece(s) of glass **SAFETY CONCERN**, Glazing worn/old: Glazing/putty compound deteriorated, loose and/or missing





## Summary (Continued)

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9. Fascia & Soffits: Wood Boards -- Paint Chipping & Peeling, Damage noted, Loose Attachment, Missing Part(s), Gap(s) / Opening(s) noted in soffit(s): Openings may/will invite rodent infestation; recommend seal/patch with appropriate materials.

### Exterior Roof & Chimney

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10. Main Roof of structure Roof Surface Material: Composite Shingles -- Damage Noted: (torn, gouged and/or other surface imperfections), Missing Granules
11. Front, Rear Roof Surface Material: Rubber Membrane EDPM (Ethylene Propylene Diene Monomer) This type of roof requires special tools, training and materials to install and maintain a water tight seal. EDPM roofs require special adhesives such as "Butyl" and sealants designed specifically for a "rubber to rubber" bond. Asphalt/petroleum based caulks/adhesives will often damage/deteriorate the EDPM membrane. For more information on EDPM roof installation and maintenance please go to <http://phiinspect.com/> click on the "Post Inspection Support" page and request information about EDPM roofs. Recommend consult with a licensed roofing contractor familiar with this roofing material and design for additional insight, recommendations, and maintenance suggestions. Soft, spongy spot(s) noted when walking on roof, Leakage concerns: The potential for water entry is present, loose attachment, holes noted, plant growing on roof.  
NONFUNCTIONAL , Contractor required: Consider consulting with a licensed roofing contractor now for repair and/or replacement options.

### Garage

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12. Detached Garage Roof & Attic Structure: Boards as Sheathing & Rafter Framing -- Active leakage noted, (wet/dampness)

### Detached Garage

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13. Detached garage Roof Surface Material: Composite Shingles -- Missing Granules, Curled: (Material twisting up away from roof deck surface), Cracks noted, Damage Noted: (torn, gouged and/or other surface imperfections), Replacement Recommended: Roof does not appear to be functioning as intended, at the end of its useful life. Leakage concerns: The potential for water entry is present, Contractor required: Consider consulting with a licensed roofing contractor now for repair and/or replacement options.

### Basement

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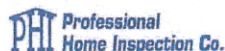
14. Main Section of Structure / combo Crawlspace Basement Basement Stairs/Railings: Wood -- Damage Noted: (broken, surface eroded and/or cracked piece(s)/part(s))
15. Main Section of Structure / combo Crawlspace Basement Moisture Indications: Floor(s), Wall(s) -- Standing Water, Review "Drainage/Grade slope and Gutters/Downspout areas on the Grounds Stoops & Steps section of the report. Also review the "Foundation Drainage" handout. Proper grade slope will help reduce freeze/thaw pressure on foundation wall thus reducing the potential for cracking, bowing, movement etc. of the foundation wall(s). Recommend operate a dehumidifier in the basement during the warm summer months and review our website newsletter titled "Mold Walk-Thru" for additional common sense practical advice.  
CONSTANT WATER ENTRY, WATER CLEAN WHEN VIEWING THE FLOOR suggesting ongoing and continuous, sump never stops running.
16. Main Section of Structure / combo Crawlspace Basement Vertical Supports: Wood Posts, Masonry Posts -- Wood destroying organism(s) past/present activity noted, Damage/deterioration noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.
17. Main Section of Structure / combo Crawlspace Basement Horizontal Supports: Solid Wood -- Damaged/deteriorated, Wood destroying organism(s) past/present activity noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.
18. Main Section of Structure / combo Crawlspace Basement Main Floor Structure: Wood Joists (Dimensional lumber material 1.5-2 inch in width by 6-12 inch in height. Common spacing between each joist is typically 16 inches, but can be more or less dependent on variables outside the scope of this inspection. Wood joists are generally considered 1/3 as strong when compared to modern engineered lumber materials and designs) -- Damage noted, Wood destroying organism(s) past/present activity noted, Decay noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.

### Plumbing

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19. Main Shutoff Type: Unsure unable to reach high water level





## Summary (Continued)

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### Electrical

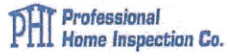
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20. Main Panel: Stairwell, Exterior of house, South -- 60 Amp Electrical Service Size Noted: This inspector recommends that a licensed electrician evaluate the existing size of service. He may recommend upgrading the service. Additionally many insurance companies are not writing new policies on homes with 60 amp service. Check with your insurance company to be sure they will provide coverage.
21. Main Service-120 Volt Circuits: Fuses -- Oversized fuse/breaker noted: 12 gauge wire(s) on a 30 amp service, too large for wire size, Consider Services of a Licensed Electrical Contractor: Work Involving Licensed Electricians: When in the inspector's opinion a "Licensed Electrician" is required to further analyze a situation the electrician is considered an "Expert". Expert is defined as: "one who is very skillful or well-informed in some special field". The licensed electrician should review the specific inspector's concern(s) and the entire situation to ensure safety, functionality and compliance. The licensed electrician may identify additional maintenance items and make recommendations/solutions to ensure a functionally safe system. It is this inspector's opinion all maintenance items/suggestions identified by a licensed electrician should be followed.
22. Unfinished Area(s) Wiring: BX/Flexible Metal Cable -- Limited visibility standing muddy water

### Living Space

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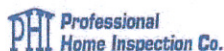
23. Living Room, Store Room, Bedroom , OVERALL INTERIOR COMMENTS: (workmanship, cleanliness etc) Living Space Visibility/Walls-Floors: Wall Conditions:, Ceiling Conditions:, Floor Conditions:, Limited Visibility, lack of access/personal belongings/furniture/carpet/etc -- Cracks and/or loose surface noted (finished surfaces), Water Evidence-Entry noted: (surface staining/discoloration and/or damaged), Damage noted, missing parts, impact/holes (finished surfaces), Carpet Damaged, Floors Not Level please note: Materials & methods of construction, age of structure, skill level at the time of construction, etc. may/will contribute to current status. Full determination is beyond the scope of this inspection.  
EXCESSIVE TERMITE DAMAGE NOTED, LIKELY CONTRIBUTING TO FLOOR SAGGING AND DEFLECTION.  
Termites like moisture the excessive water entry likely increases their interest in the structure.



## Table of Contents

Understanding Your Inspection Report:	5
Definitions	6
General Information	6
Grounds, Stoops & Steps	7
Exterior Walls	11
Exterior Roof & Chimney	12
Garage	15
Detached Garage	16
Basement	18
Plumbing	21
Heating System	23
Electrical	23
Kitchen	25
Living Space	25
Bathroom	27
Attic	27
A Gameplan for Long-Term Success:	29
ASHI Standards of Practice	30





## Understanding Your Inspection Report:

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How to read this report: The educational content of this non-invasive visual report is an attempt to define the "perfect home". No home is ever perfect. The report is periodically revised to address the changing methods, materials, and science of building construction. Material or construction practices once considered acceptable-preferred, in time often become obsolete-less effective. This applies to newer structures too. Our website especially our easy to read to the point newsletters will empower you with real time data so you will make the best decisions with your home. We consider our newsletters an extension of the report. Defining and learning about a structure starts with our inspection, followed by reviewing our newsletters, and then possibly resolving maintenance issues by using local vendors listed in our Customer Savings Program (CSP). Keeping money local is always best for the local economy.

When you receive your report:

1. Take at least 2-3 hours to review the report, definitions, checklists, summary sheet, & ASHI Standards of Practice.
2. Next study our website ([www.PHIinspect.com](http://www.PHIinspect.com)) newsletters and reference materials.

SAMPLE NEWSLETTERS (newsletters are added 2-3 times a year):

- Bath Fan Operations / Toilet Closet Flange Installation & Upgrade
- Ionization Vs Photoelectric Smoke Alarms / Carbon Monoxide Causes, Warnings Detectors
- Radon Gas (5) / Attic Ventilation / Cleaning & Maintaining a Forced Air Furnace / Roofing Video & newsletters

3. Finally discuss findings with your representative, the owner, etc. and contact us with any questions.

We are a full time/full-support company here to help and empower you.

4. Request self-help PDF documents after closing on the property. It is part of our full-time post-inspection support.

Very Truly Yours, Thomas G. Kruse, ACI (President/Inspector)

### Warranties & Disclaimers:

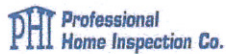
**WARRANTIES** Windows, doors, roofs, mechanical equipment etc. often include a warranty. A new home will have a one year "Builders Warranty". A warranty's coverage can sometimes be extended to new parties by filling out warranty transfer paperwork often for a small fee. Homes are sometimes sold with a home warranty. A home warranty typically covers mechanical systems and appliances for one year. Warranties will often have "pre-existing condition" limitations and exclusions. Consult with the homeowner, homeowner representative, Realtor and/or internet/vendor for warranty information and applicability.

**DISCLAIMER (Chinese Drywall)** Chinese Drywall is defective drywall which through a chemical reaction produces a highly offense rotten egg stench. It was primarily seen in the southeast and far west regions of the United States. There has not been evidence of its use in the Midwest coulee region. This property inspection report is not intended to detect, identify, disclose or report on the presence of Chinese Drywall products.

**General Overview Of Report:** The following report is an opinion of the general quality and condition of the property. This report is only designed to address the functionality of the property at the time of this inspection. Therefore, no representation of any kind is being made or offered as to the projected life span of the various property components beyond the date of this report.

**CODE REFERENCE:** This is not a code inspection. We do not guarantee that all possible code changes or applicability, especially related to safety, are listed in this report.





## Definitions

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NOTE: All definitions listed below refer to the property or item listed as inspected on this report at the time of inspection

Appears Functional:	Component appears to be performing or appears to be capable of performing the function for which it is designed or intended, or in a state of repair appropriate for this function.
Maintenance Suggested:	In the judgment of the inspector, maintenance is required on a component so that: a) the component does not deteriorate beyond the capability of performing its intended function, b) the component does not deteriorate and adversely affect other components of the dwelling, and/or c) the component does not deteriorate and reduce the desirability or value of the dwelling. The recommendation of the inspector is that ALL components noted as Maintenance Suggested should be scheduled for repair.
Functional-with Maintenance:	Items listed as "Functional with Maintenance" are considered functionally acceptable on the day/time of inspection. The item noted does and/or will require some sort of proactive maintenance to ensure functionality.
Safety Concern:	The status of a component has the potential of being a "Safety Concern" or Possible Hazard. The unique identification is dependent on: current physical status, current society mindset and building practices and/or occupant age or mental status and how all these relate to injury if occupant left unattended/unsupervised or if component in question not addressed. Each scenario (occupant and structure) are unique and definable from this perspective. All Safety Concerns and Possible Hazards regardless should receive attention and/or correction as soon as possible.
Not Viewed:	Item, system, or condition not visible or viewed at the time of inspection.
Note	Summary Note: Item(s) listed here: may require 3rd party review, may be out of the ordinary, are unique in application, process or wear, or unique in unconventional ways left to the discretion of the inspector.

## General Information

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### File # / Customer Name / Area

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File Number: TK190632.03  
Customer Name: Duane Genz  
Area: City Street Type: Paved

### Inspection Company Details

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Professional Home Inspection Company  
PO Box 609 Holmen, WI 54636  
www.PHIinspect.com / 608-782-8831  
Inspector Name Tom Kruse  
Company Name The Home Inspection Company, Inc. DBA Professional Home Inspection Company  
Inspector: Tom Kruse, ACI - cell # 608-790-2576  
Inspection Type: Home Buyer Inspection  
Inspection Fee: \$335.00  
Payment Type: Credit Card

### Inspection Time / Weather Conditions / Property Type & Utilities

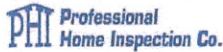
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Inspection Start Time: 1:30pm  
Climatic Conditions: Overcast, Partly Cloudy Soil Conditions: Dry  
Temperature: 70-80 F

People Present: Purchaser Property Occupied: Vacant - Please Note: This structure was not occupied at the time of inspection. Vacant properties, depending on how long they are unoccupied, do not receive ongoing maintenance and monitoring. A winterized home should ideally be maintained above freezing temperatures. Extreme temperature swings may/will affect building materials and mechanical component(s) in negative ways. Rodent infestation may/will also be more common. Please be cognizant of these vacant property variables and address/monitor accordingly.

Estimated Age: 75 to 100+ years - Homes built prior to 1978 may contain lead paint, which is hazardous to children. We do not test for lead paint. In the 1950's the paint industry as a whole continually decreased the amount of lead in paint. Please review our "Lead Based Paint" newsletter for more insight. Entrance Faces West





## General Information (Continued)

Building Type: Single family Stories One Story

Space Below Grade: Crawl Space

Gas/Oil/ Status: FUNCTIONING - ON: (Carbon Monoxide (CO) & Fire Hazard Recommendations)

CO Detector Recommendations: - Gas and/or oil noted as a fuel for providing heat. Gas, oil, coal, kerosene and wood (fireplaces, wood/pellet/corn stoves) use combustion as a means of providing heat. A byproduct of combustion is Carbon Monoxide (CO). Carbon Monoxide is a colorless, odorless gas that will displace oxygen causing blackouts and eventual death. CO detectors are produced in varying sizes and styles. Location of detectors is often blocked and/or limited with stored personal possessions. This home inspection in no way verifies a CO detector's actual functionality.

Recommendations Prior to Occupancy: Carbon Monoxide detectors (hardwired or plug in types) often have a limited service life requiring periodic service or replacement. There have been several recalls of CO detectors too. This inspector recommends replacement and/or research of all CO detectors for applicable recalls, details on the service life, and routine maintenance requirements.

FIRE HAZARD RECOMMENDATIONS: (Photoelectric (PE) vs, Ionization Smoke Alarms)

A functional smoke alarm will double your chances of survival in a fire. Installing photoelectric-only eliminate nuisance tripping and respond fastest to the deadliest fires. PE detectors effectively double your survival rate again. Combination alarms cost more but typically do not afford better protection.

For additional insight review our website newsletter: Carbon Monoxide-Causes, Warnings & Detectors.

Electric/Water Status: Electric ON / Water On - Public source

Sewage Disposal: Public

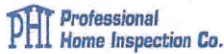
## Grounds, Stoops & Steps

This inspection does not address or include any geological conditions or site stability. Any reference to grade is limited to visibly exposed areas next to the foundation or exterior walls. Underground site drainage, the presence of springs, the condition/status of service piping to the structure, or septic systems are not included. This inspection is based on the American Society of Home Inspectors (ASHI) Standards of Practice included at the end of this report. This is a limited, nontechnical, visual only, non-invasive inspection.

1. Visibility Limits: Visibility limited and/or blocked by the following: Vegetation, leaves, bushes/branches, vines or ground cover
2. Appears Functional: Walks: Concrete
3. Appears Functional: Entry Steps/Stoops/Stairs: Concrete
4. Appears Functional: Driveway: Earth/Ground
5. Maintenance Suggested:, Note Drainage & Grade Slope: Maintenance items noted: NEGATIVE SLOPE: (excessive settling) noted on one and/or more sides of the structure. A negative slope (sloping toward the foundation) has the potential during an excessive and/or prolonged downpour to pool water at the foundation wall, thus increasing the potential for moisture to enter lower level basement area(s). ALL SIDES







## Grounds, Stoops & Steps (Continued)

### Drainage & Grade Slope: (continued)



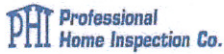
6. Maintenance Suggested:, Note Plants/Stored Items: Maintenance items noted: **Trees/Branches hanging over roof, recommend trim/remove branches, reduce/eliminate impact damage potential. Plants contacting siding materials. Recommend trim maintain a clearance of 15-24 inches from all wall surfaces. Contact Tree Removal Company: Recommend consult with a properly licensed and trained tree removal specialist to address situation and make recommendations., Close to Foundation: Tree(s) planted in close proximity to a foundation depending on the type of tree and root structure may negatively affect foundation long-term functionality. If severe weather damages the tree, falling branches and/or shifting root systems increase damage potential. Recommend removal of tree(s) close to structure.**



7. Maintenance Suggested:, Note Retaining Walls: Concrete -- Movement (Major): Wall movement noted. Lateral (horizontal) loads on retaining walls increases with height. Any wall over 3 ft will experience greater horizontal-movement loads. Movement is also influenced by the area soil characteristics, and type of backfill used during wall construction. Excessive moisture exposure (gutters), and experience level used during construction also play a factor in wall movement. **NEIGHBOR WALL VERY CLOSE TO HOUSE, FAILING , Erosion noted, washing out of materials, Excessive Plant Growth: Excessive vegetation/plant-root size may/will over time cause undue-not designed pressure/shifting on retaining wall surface(s). Contact A Specialist: Recommend further evaluation by a qualified/knowledgeable retaining wall contractor for further review and recommendations.**





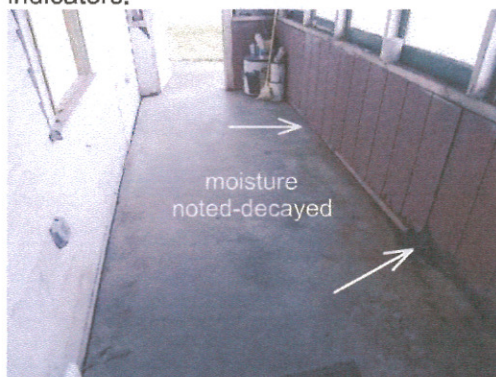


## Grounds, Stoops & Steps (Continued)

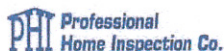
### Retaining Walls: (continued)



8. Maintenance Suggested:, Note Porches & Breezeways: Wood, Enclosed, Storms in place -- Damage and/or deterioration noted, Leakage (past/present) ceilings/walls/floors, Weak Supports: Consider additional support/modification to ensure long-term functional stability, Paint chipping and/or peeling, cracking in checkerboard fashion, likely lead based paint, not confirmed. Others areas throughout home also showing lead paint visual indicators.







## Grounds, Stoops & Steps (Continued)

9. Maintenance Suggested: Gutters & Downspouts: None: Consider installing gutters, downspouts and extensions to route water 5-10 feet from structure (Please refer to Foundation Drainage handout)
10. Maintenance Suggested:, Note Electrical Service Wires: Overhead: Service Wire Clearances Comment: As a general safety rule electrical service wires should be a minimum of 10' above the ground and walkways, 12' above driveways and at least 3' from doors, windows, balconies and decks. These clearances are code related. This inspection is not a code inspection. Some of the clearances may be less, possibly grand fathered in. Future upgrades, and/or repairs may require new code compliance. [Contacting surface\(s\): Overhead conduit/conductors: In direct contact \(tree limbs/building materials\), Services Required: Consider services of a licensed electrical contractor and/or power supply company for further evaluation, inspection, and/or recommendation\(s\).](#)

Exterior Venting Background & Recommendations: Depending on date of construction, (code requirements & enforcement), remodeling changes, (inside and outside), and design usage, ventilation strategies have changed. In the past it was acceptable to terminate bathroom vents into the soffit area. Determining the correct ventilation strategy for a home based on age and code enforcement is beyond the scope of this inspection.

PHI recommends all interior ventilation sources to be routed fully to the exterior of the building envelope, which may be considered an upgrade. See our Bath Fan Operations newsletter for insightful commentary.

All dryer vents regardless of age should terminate to the exterior of the building structure requiring at least quarterly cleaning and maintenance.

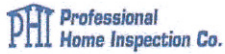
11. Functional-with Maintenance: Vents: Dryer Vent: Dryer venting into the porch (Items stored in the garage will likely experience higher moisture/humidity levels.
12. Maintenance Suggested:, Note Plumbing: Spigots, Sump Pump -- Water turned off at spigots, Sump Pump not OK: Sump Pump discharge pipe discharging next to foundation, running on-off every 3-5 minutes. Recommend extend piping a minimum 5-10 feet from foundation wall.

**POOR SLOPE WATER NEVER FLOWS AWAY FROM STRUCTURE**



13. Appears Functional: Fuel Sources: Gas Meter





## Exterior Walls

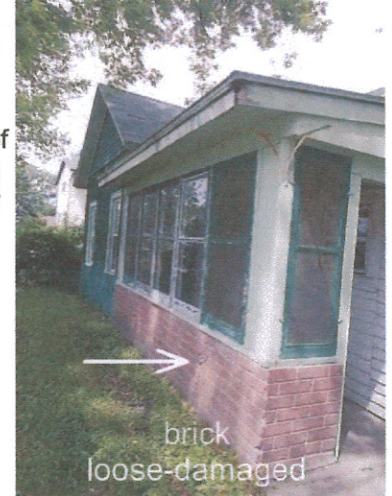
This inspection is based on the American Society of Home Inspectors (ASHI) Standards of Practice included at the end of this report. These ASHI standards are also available through our website's Company Contracts page. This is a limited, nontechnical, visual only, non-invasive inspection.

### All Sides Exterior Surface

1. Maintenance Suggested: Type: Shingles, Wood boards -- Cracked/Split Board(s), Corner Damage Noted (missing, loose impact damage), Paint Chipping and/or Peeling

### West Exterior Surface

2. Maintenance Suggested: Type: Brick Veneer Wall: Construction specifics may vary. Limited Visibility Please Note: The brick wall noted in this report is non-structural-aesthetic in nature. Brick naturally absorbs moisture and must be allowed to breathe dry/out in a systematic-efficient manner. Many of the variables (air space, weep holes, flashing, sheathing paper, etc.) associated with this successful breath ability are either concealed during construction and/or blocked from view by homeowner activities such as with landscaping, shrubbery, etc. Damage noted, Larger cracks noted, Loose attachment noted, Holes noted

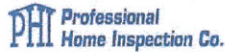


### East Exterior Surface

3. Maintenance Suggested: Type: Stucco (2 or 3 coat): Depending on time of construction, remodeling verses original construction, and base material status stucco may be used in a new or repair fashion. Ascertaining specifics is typically beyond the scope of this inspection. Inquire through our post-inspection support service for additional resources/documents. Damage noted
4. Visibility Limits: Visibility limited and/or blocked by the following: Vegetation, leaves, bushes/branches, vines or ground cover
5. Maintenance Suggested: Door Trim: Wood -- Paint Chipping and/or Peeling, Decay Noted, Damaged
6. Maintenance Suggested:, Note Window Trim: Wood -- **Paint Chipping and/or Peeling, Decay Noted, Damaged, Missing, Loose, Water Entry Possible: The potential for water entry is present.**







## Exterior Walls (Continued)

### Window Trim: (continued)



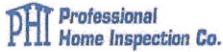
7. Maintenance Suggested: Windows: Frame, Sash, Sill: Double hung, Vinyl, Wood -- Paint Chipping & Peeling, Sill Decay Noted, Deterioration Noted
8. Maintenance Suggested:, Safety Concern: Windows: Glass: Insulated Glass, Single Glass -- **Broken and/or missing piece(s) of glass SAFETY CONCERN, Glazing worn/old: Glazing/putty compound deteriorated, loose and/or missing**
9. Maintenance Suggested: Storm Windows/Screens: Integral Screens -- Storm window(s) not installed
10. Appears Functional: Entry Door(s) & Frame: Metal with insulated glass
11. Maintenance Suggested: Storm Door(s) & Frame: METAL DOOR With Storm Window(s):  
Consideration/Monitor: A well-sealed quality storm door that faces south or west will experience more direct sunlight and may (depending on many factors) result in solar heat gain between the storm and entry door. An entry door excessively heated for an extended period of time may/will cause abnormal-sometimes advanced deterioration to the outer surface of the door. Monitor accordingly, and consider/recommend utilize the screen option to minimize heat buildup. Hardware damaged and/or missing:(hinges/pins/locks etc), Corrosion noted, Damage noted to door and/or frame: (impact damage, cracks, part(s) loose in place etc.)  
**NOT FUNCTIONAL**
12. Maintenance Suggested:, Note Fascia & Soffits: Wood Boards -- Paint Chipping & Peeling, Damage noted, Loose Attachment, Missing Part(s), Gap(s) / Opening(s) noted in soffit(s): Openings may/will invite rodent infestation; recommend seal/patch with appropriate materials.
13. Not Viewed: Foundation: Limited visibility: (surface coatings, paint and/or siding)  
The long-term success of caulk is dependent on many variables. Please review our website newsletter "Caulking-Sealing Basics" for proactive long-term options and practices.

## Exterior Roof & Chimney

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### Main Roof of structure Roof Surface

1. Method of Inspection: On roof, walked on roof
2. Roof Visibility Limited By: Roof Design: Roof height, angle/pitch, limit visible accessibility
3. Type: Gable



## Exterior Roof & Chimney (Continued)

4. Maintenance Suggested:, Note Material: Composite Shingles -- Damage Noted: (torn, gouged and/or other surface imperfections), Missing Granules

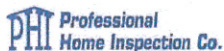


## Front, Rear Roof Surface

5. Method of Inspection: On roof, walked on roof  
6. Roof Visibility Limited By: Debris/growth (trees/leaves/moss etc.)  
7. Type: Shed  
8. Maintenance Suggested:, Note Material: Rubber Membrane EDPM (Ethylene Propylene Diene Monomer) This type of roof requires special tools, training and materials to install and maintain a water tight seal. EDPM roofs require special adhesives such as "Butyl" and sealants designed specifically for a "rubber to rubber" bond. Asphalt/petroleum based caulks/adhesives will often damage/deteriorate the EDPM membrane. For more information on EDPM roof installation and maintenance please go to <http://phiinspect.com/> click on the "Post Inspection Support" page and request information about EDPM roofs. Recommend consult with a licensed roofing contractor familiar with this roofing material and design for additional insight, recommendations, and maintenance suggestions. Soft, spongy spot(s) noted when walking on roof, Leakage concerns: The potential for water entry is present, loose attachment, holes noted, plant growing on roof. NONFUNCTIONAL , Contractor required: Consider consulting with a licensed roofing contractor now for repair and/or replacement options.

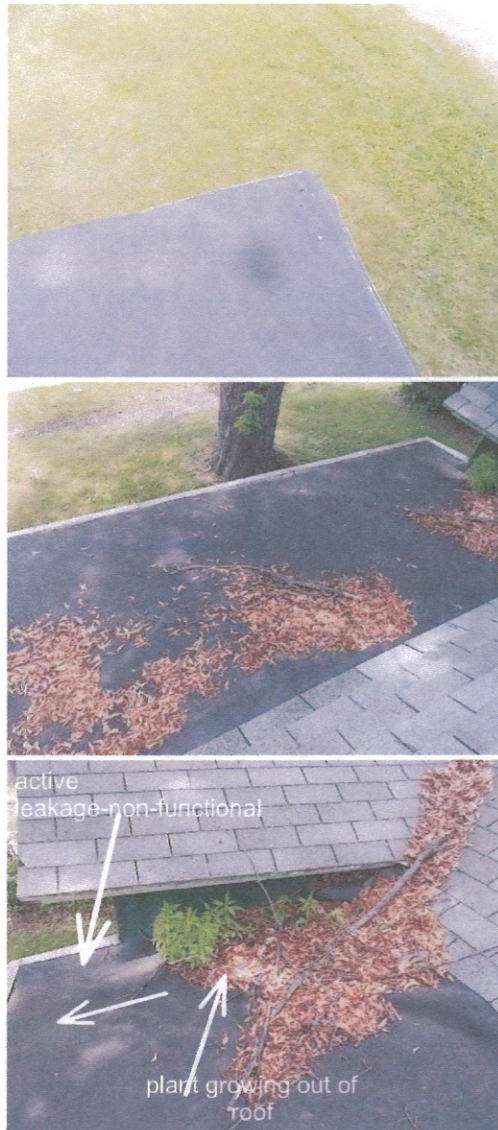






## Exterior Roof & Chimney (Continued)

Material: (continued)



9. Maintenance Suggested:

Exposed Flashings & Valleys: Composition, Metal, Asphalt/Caulk noted: These are considered "flexible flashings" which will require periodic inspection and/or replacement. Determining the useful life is beyond the scope of this inspection. A professionally installed roof will use flexible flashings in areas concealed from view, to help seal nail heads, or to help seal areas/intersections of differing materials such as metal flashing & brick. In all cases the amount used is uniform and not excessive. Excessive use often indicates reactive leak prevention or amateur workmanship. Cracked-Aged Asphalt/caulk noted several areas: (Recommend maintain/repair/reapply sealants accordingly)

10. Appears Functional:

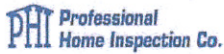
Flues: (Gas/Oil/Wood/Corn) Burners: Metal

11. Appears Functional:

Plumbing Vents: Metal

12. Appears Functional:

Ventilation: Roof Louvers



## Garage

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### Detached Garage

#### 1. Visibility (garage interior & attic areas): Personal Possessions Car Spaces: 3

Appears Functional:

Floor/Foundation: Concrete

Appears Functional:

Walls/Ceiling: Concrete, Block



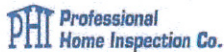
Maintenance Suggested:, Note Roof & Attic Structure: Boards as Sheathing & Rafter Framing -- Active leakage noted, (wet/dampness)



**Before performing ANY ATTIC INSULATION AND/OR SEAL TYPE WORK (to improve home efficiency and lower operating costs) we HIGHLY RECOMMEND reviewing our website ([www.phiinspect.com](http://www.phiinspect.com)) newsletter page. Review the newsletters in the section titled: "Energy Saving Methods & Materials". Our newsletters are objective, straight forward, and easy to understand. They are designed to educate and empower you.**

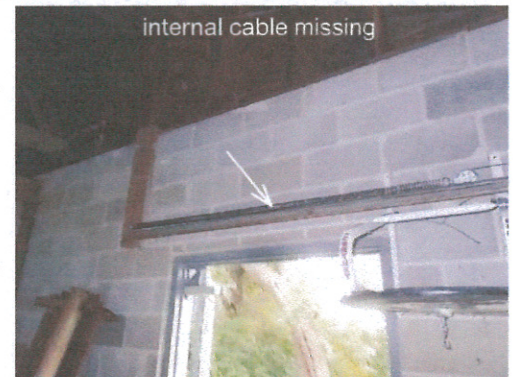
ATTIC VENTILATION NEWSLETTER: Please review our insightful website newsletter discussing the science and variables effecting attics.





## Garage (Continued)

Maintenance Suggested: Vehicle Door(s): Wood Overhead type Door(s) -- Safety Cable missing, Safety Concern: (A safety cable is installed down the inside of a tension spring. Its purpose is to contain/hold the spring in place if the spring were to break/separate. Without the cable in place, a broken spring may/will move in any direction causing possible damage and/or injury). Lacks Lubrication, Adjustment needed for track and/or door



*Garage Door Maintenance & Safety Considerations: Review garage door components (corrosion, wear/tear) 1-2 times annually. Moving parts should be lubricated with a material that will remain fluid (not harden up or evaporate) across all seasons. A generic method for testing the downward force of an opener is to place a 2x4 flat on the ground (not on its side) in the middle of the door. The door ideally will strike the board and auto reverse upward. The door should not display any bending/stress forces during this test. There is the possibility of damaging the door with this testing method, and thus why we do not perform this test. If not present, we recommend a safety upgrade to openers with electric reversing eyes. Consult with a qualified, experienced garage door installation company for more insight and recommendations.*

Appears Functional: Service Door(s): Metal with insulated glass

Appears Functional: Windows: Metal

**Ground Fault Circuit Interrupters (GFCI) outlets or breakers are designed to trip (open the circuit) within 5 milli-seconds when they sense a voltage to ground. It is recommended to install GFCI outlets on all exterior outlets, garage outlets, and any outlet used in the vicinity of water. Outlets dedicated to an appliance (solely used for that appliance) do not need GFCI protection. Although not common GFCI outlets may occasionally trip (turn off) from power source surges-lags, turning off power to that appliance. If the appliance is a refrigerator or freezer monitor accordingly. For more information on GFCIs request additional documents through our website Post Inspection Support service.**

Appears Functional: Electrical: Outlets, fixtures & switches

Appears Functional: Heating: Propane, Auxiliary Unit -- Not tested: (not in use): Unit unplugged, gas off, etc. unit appears not currently in use  
Owner confirmed functionality

## Detached Garage

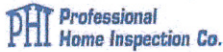
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### Detached Garage Outbuilding

1. Appears Functional: Electrical Service Wires: Underground (wire not visible)
2. Maintenance Suggested: Plants/Stored Items: Maintenance items noted: Tree branches touching/rubbing roof, and/or soffit/fascia surfaces. Trees/Branches hanging over roof, recommend trim/remove branches, reduce/eliminate impact damage potential. Contact Tree Removal Company: Recommend consult with a properly licensed and trained tree removal specialist to address situation and make recommendations., Vine Issues: Vines growing/attaching on finished wall surfaces will damage surface, reduce normal drying, both increasing damage potential. Recommend remove all vines.







## Detached Garage (Continued)

### Plants/Stored Items: (continued)



3. Appears Functional:

Drainage & Grade Slope: Grade Appears Satisfactory, please note: Soil type can and will affect the goal of proactive drainage away from a structure. Recommend monitor all water movement during inclement rainy weather, adjust/correct accordingly.

4. Maintenance Suggested:

Gutters & Downspouts: None: Consider installing gutters, downspouts and extensions to route water 5-10 feet from structure (Please refer to Foundation Drainage handout)

5. Appears Functional:

Foundation: Concrete block

6. Appears Functional:

Walls: Concrete block

7. Appears Functional:

Trim: Wood -- Paint Chipping and/or Peeling

8. Maintenance Suggested:

Fascia & Soffits: Wood Boards, Wood (plywood/chipboard) -- Decayed, Loose Attachment, Damage noted



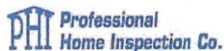
## Detached garage Outbuilding

9. Method of Inspection: Ground level

10. Type: Gable

11. Maintenance Suggested:, Note Material: Composite Shingles -- Missing Granules, Curled: (Material twisting up away from roof deck surface), Cracks noted, Damage Noted: (torn, gouged and/or other surface imperfections), Replacement Recommended: Roof does not appear to be functioning as intended, at the end of its useful life. Leakage concerns: The potential for water entry is present, Contractor required: Consider consulting with a licensed





## Detached Garage (Continued)

Material: (continued)

[roofing contractor now for repair and/or replacement options.](#)

12. Appears Functional:

Flues: (Gas/Oil/Wood/Corn) Burners: Metal

## Basement

This inspection is based on the American Society of Home Inspectors (ASHI) Standards of Practice included at the end of this report. These ASHI standards are also available through our website's Company Contracts page. This is a limited, nontechnical, visual only, non-invasive inspection.

### Main Section of Structure / combo Crawlspace Basement

Access & Description: Exterior Stair Access -- 5-6 Feet Average Height, VISIBILITY LIMITATIONS: Lack of Access to areas and/or room(s): The inspector was unable to determine the full condition of the supporting beam(s), posts, walls etc. as they are partially enclosed and concealed from view.

STANDING WATER AND MUD

1. Maintenance Suggested:, Safety Concern: Basement Stairs/Railings: Wood -- Damage Noted: (broken, surface eroded and/or cracked piece(s)/part(s))
2. Maintenance Suggested: Floor-Lower Level: Earth, mud, WATER



3. Appears Functional:

Foundation Walls: Concrete, Stone



Please review our website newsletter titled: "Moisture & Mold" for interesting history/background and proactive recommendations to help control moisture and clean up mold.

4. Maintenance Suggested:, Note Moisture Indications: Floor(s), Wall(s) -- [Standing Water](#), Review ["Drainage/Grade slope and Gutters/Downspout areas on the Grounds Stoops & Steps section of the report."](#) Also review the ["Foundation Drainage"](#) handout. Proper grade slope will help reduce freeze/thaw pressure on foundation wall thus reducing the potential for cracking, bowing, movement etc. of the foundation wall(s). Recommend operate a dehumidifier in the basement during the warm summer months and review our website newsletter titled ["Mold Walk-Thru"](#) for additional common sense practical advice. **CONSTANT WATER ENTRY, WATER CLEAN WHEN VIEWING THE FLOOR suggesting ongoing and continuous, sump never stops running.**



## Basement (Continued)

### Moisture Indications: (continued)

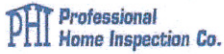


5. Appears Functional:

Sump Drainage: Sump with A Pump: (Monitor for presence of water especially during rain storms and/or periods of time the ground may be saturated with moisture) – Tested OK

6. Maintenance Suggested:, Note Vertical Supports: Wood Posts, Masonry Posts -- Wood destroying organism(s) past/present activity noted, Damage/deterioration noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.

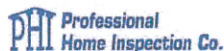




## Basement (Continued)

7. Maintenance Suggested:, Note Horizontal Supports: Solid Wood -- **Damaged/deteriorated, Wood destroying organism(s) past/present activity noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.**
8. Maintenance Suggested:, Note Main Floor Structure: Wood Joists (Dimensional lumber material 1.5-2 inch in width by 6-12 inch in height. Common spacing between each joist is typically 16 inches, but can be more or less dependent on variables outside the scope of this inspection. Wood joists are generally considered 1/3 as strong when compared to modern engineered lumber materials and designs) -- **Damage noted, Wood destroying organism(s) past/present activity noted, Decay noted, Recommend a licensed/qualified contractor/carpenter to evaluate situation.**





## Basement (Continued)

### 9. Maintenance Suggested:

First Floor Sub-Floor: Dimensional Boards -- Damage noted, Wood destroying organism(s) past/present activity noted, Stains Noted-past leak: Stains are often in the areas below plumbing. Many leaks are slow and insidious in nature. There is often more than one layer of flooring, further slowing/hiding the status of a leak. Because of these variables, we are unable to determine if stains are dormant (in the past) or actively leaking.



**Before performing ANY INSULATION OR SEAL TYPE WORK we HIGHLY RECOMMEND review our website newsletter section titled: "Energy Saving Methods & Materials". There are pros and cons with all insulation types & methods of installation. Our newsletters are objective, straight forward, highly empowering and easy to understand. They are designed to educate you in the MOST PROACTIVE manor possible. It is YOUR RESPONSIBILITY to review them.**

## Plumbing

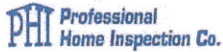
This inspection is based on the American Society of Home Inspectors (ASHI) Standards of Practice included at the end of this report. These ASHI standards are also available through our website's Company Contracts page. This is a limited, nontechnical, visual only, non-invasive inspection.

Grounding Water Systems & Appliances: Supply water moving through ungrounded metal piping may over time buildup a static charge. This static charge (over a very long period of time) may weaken metal soldered plumbing connections. Homes serviced with an underground metal supply pipe may be naturally grounded, but with upgrades or repairs using plastic piping materials, the continuous ground may be interrupted. Household appliances are typically three prong grounded to address any possibility of a static electric charge buildup. Evaluating the extent of a continuous ground, and any potential static charge buildup requires the skill set and experience of a licensed qualified plumber. It is beyond the scope of this inspection.

1. **Visibility: Unfinished Basement - Limited visibility:** Some of the plumbing components blocked from view with floor materials, HVAC ductwork tub-shower surrounds, insulation etc. limiting full visibility. (applies to all supply & drain system pipes & parts), Crawlspace access limitations: (angles, obstructions, etc blocking view applies to all supply & drain system pipes & parts)
2. **Functional-with Maintenance:**, Note Main Shutoff Type: Unsure unable to reach high water level
3. **Main Shutoff Location:** Basement West
4. **Appears Functional:** Service Line: Galvanized please note: Galvanized piping is still occasionally used as a service pipe in newer, often times more rural construction. It was a common plumbing material in older structures for decades, often original with the home. Galvanized service pipes that develop leaks are typically replaced with copper or plastic piping. The galvanized service pipe noted may be in very good condition and have years of serviceability, (especially if newer construction) but this cannot be confirmed. Monitor accordingly

Review our website newsletter "Bath Fan Operations" when upgrading, installing or repairing bathroom fans. Topics include fan type, noise level and other important variables people often do not consider.





## Plumbing (Continued)

5. Functional-with Maintenance: Water Lines: Copper, Galvanized, Visual Limitations: Most, some and/or all of the plumbing pipes blocked from view with aesthetic finish materials, unable to perform full visual inspection. Piping Small In Diameter: Branch water line(s) appear smaller in diameter suggesting amateur workmanship (volume of water may be affected), Amateur workmanship noted



6. Functional-with Maintenance: Drain/Vent Pipes: Cast Iron, Galvanized, Visual Limitations: Most, some and/or all of the plumbing pipes blocked from view with aesthetic finish materials, unable to perform full visual inspection. Rust (scab) Type Formations noted: Rust formations noted on exterior cast iron and/or galvanized pipe(s). These formations indicate past sealing from a slow insidious leak. Formations approaching a vertical buildup of 1/4 inch height may be signaling the end of its useful life for particular pipe section. Monitor formation accordingly. Do not remove.

7. Not Viewed: Cleanout Plug(s): Not Visible

### Utility Room (service area) Water Heater

Temperature Pressure Relief Valve (TPRV) is a safety valve located on the side or top of the water heater. The main purpose of the TPRV is to limit the interior pressure buildup of a malfunctioning (continually heating) water heater. If a water heater is defective, the discharge water temperature from the TPRV will be excessive. A discharge pipe within 6-24 inches of the floor is recommended. On mobile homes the discharge is typically under the unit. A TPRV should be annually checked for proper functioning by pulling the TPRV metal handle outward. A small bucket will be needed to catch discharge water. A TPRV not annually checked may insidiously leak for a period of time. We do not operate the TPRV for this reason. More frequent operation typically addresses/stops this leakage variable.

WATER HEATER TEMPERATURE: The possibility of 2nd and 3rd degree burns is greater with water temperatures above 120 degrees Fahrenheit. A temperature of 130 degrees F will burn in roughly 30 seconds, 140 degrees F will burn in less than 5 seconds, and 150 degree F will burn around 1.5 seconds. Recommend a water heater temperature no higher than 120 degrees Fahrenheit.

8. Type: Natural Gas (typical life span 8-15 yrs) Capacity: 40 Gallon
9. Approximate Age: 25 years or older (Unit style, parts, appearance suggest an older model, future replacement should be a consideration)
10. Visibility Limited: Lack Of Space to maneuver around unit: Physical space limitations and/or the installation method used (access plate not reachable) physically limits the visual operational inspection
11. Maintenance Suggested: Water Heater: Physical status:, No Water: Water off to unit, unable to fully inspect, not viewed operating -- Not level floor caving insagging
12. Functional-with Maintenance: Operation Valves: TPRV & Cold Water shutoff valves noted -- Sediment Buildup (corrosion) Noted: Sediment/debris buildup on valve and/or pipe surface(s) suggesting a previous leak. Debris/sediment may reduce and/or prevent valve's full operation. Monitor-maintain accordingly.
13. Appears Functional: Flue Venting: Metal
14. Appears Functional: Fuel Piping/Wiring: IRON





## Heating System

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### Basement Heating System

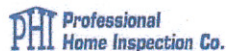
1. Status/Visibility: Inoperable, water all around unit System not viewed blocked by debris and excessive water
2. System Type: Forced Air (High Efficiency Furnace): High efficiency furnaces extract 90% + of the heat from the fuel they burn. This efficient process will result in the production of water that is typically routed through a series of tubes and/or manifolds prior to exiting the furnace. Water naturally (depending on the design of the system) may/will over time produce clogging byproducts. For more maintenance background on forced air furnaces please review our website newsletter "Cleaning & Maintaining a Forced Air Furnace."
3. Area Served: Whole structure Approximate Age: Looks Older-unknown (Unit style and/or physical condition suggests unit is older)
4. Fuel Type: Natural Gas
5. Maintenance Suggested: Cabinet/Coverings: Maintenance concerns noted: Parts underwater, Stains and/or corrosion noted (exterior surfaces)
6. Maintenance Suggested:, Not Viewed: Burners / Combustion Area: Mechanicals/fan system inoperative not viewed running/operating
7. Not Viewed: System Controls: Not viewed
8. Not Viewed: Blower Fan/Filter: Underwater
9. Appears Functional: Ducts & Heat Pipe: Sheet Metal
10. Maintenance Suggested: Thermostats: 1 Thermostat, Heat Only -- Loose attachment to wall
11. Appears Functional: Flue/Chimney Exhaust: Galvanized

## Electrical

This inspection is based on the American Society of Home Inspectors (ASHI) Standards of Practice included at the end of this report. These ASHI standards are also available through our website's Company Contracts page. This is a limited, nontechnical, visual only, non-invasive inspection.

1. Visibility Restrictions: Limited Visibility Noted: Some of the ceiling/walls are finished or blocked from view with insulation, and/or stored personal possessions. The inspector has limited visibility in determining the current visual status of item(s) under review.
2. Service (Amps & Volts): 60 amp (60 Amp Electrical Service Size Noted: This inspector recommends that a licensed electrician evaluate the existing size of service. He may recommend upgrading the service. Additionally many insurance companies are not writing new policies on homes with 60 amp service. Check with your insurance company to be sure they will provide coverage). Meter # & Status: One meter  
*Main Electrical Conduit & Air Leakage Considerations: The non-visible interior areas of the conduit (surrounding the actual wires) entering from the outside wall into the main panel should be sealed to prevent colder-heavier air from entering the interior main panel. Over time this seal may become less effective, and thus allow colder-heavier air to enter the panel which may result in oxidation/corrosion on interior conduit surfaces. There is also an increased potential for bug/rodent(s) to enter the panel. Their presence may/will increase wear/tear on breakers/fuses. Determining if the conduit is properly sealed is beyond the scope of this inspection. Recommend consult with an electrician/utility provider for further insight and recommendations. This is considered a common maintenance item.*
3. Functional-with Maintenance:, Note Main Panel: Stairwell, Exterior of house, South -- 60 Amp Electrical Service Size Noted: This inspector recommends that a licensed electrician evaluate the existing size of service. He may recommend upgrading the service. Additionally many insurance companies are not writing new policies on homes with 60 amp service. Check with your insurance company to be sure they will provide coverage.
4. Appears Functional: Main Disconnect & Entry Cable: Aluminum Wire with Fuse(s)-not tested
5. Appears Functional: Ground: Ground Rod, Concealed in walls, ceilings, conduit, finished materials etc. preventing full visual inspection of grounding system.





## Electrical (Continued)

6. Maintenance Suggested:, Safety Concern: Main Service-120 Volt Circuits:

Fuses -- **Oversized fuse/breaker noted: 12 gauge wire(s) on a 30 amp service, too large for wire size, Consider Services of a Licensed Electrical Contractor: Work Involving Licensed Electricians:** When in the inspector's opinion a "Licensed Electrician" is required to further analyze a situation the electrician is considered an "Expert". Expert is defined as: "one who is very skillful or well-informed in some special field". The licensed electrician should review the specific inspector's concern(s) and the entire situation to ensure safety, functionality and compliance. The licensed electrician may identify additional maintenance items and make recommendations/solutions to ensure a functionally safe system. It is this inspector's opinion all maintenance items/suggestions identified by a licensed electrician should be followed.



7. Appears Functional: Main Service-240 Volt Circuits: Fuses

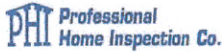
**Ground Fault Circuit Interrupters (GFCI) outlets or breakers are designed to trip (open the circuit) within 5 milli-seconds when they sense a voltage to ground. It is recommended to install GFCI outlets on all exterior outlets, garage outlets, and any outlet used in the vicinity of water. Outlets dedicated to an appliance (solely used for that appliance) do not need GFCI protection. Although not common GFCI outlets may occasionally trip (turn off) from power source surges-lags, turning off power to that appliance. If the appliance is a refrigerator or freezer monitor accordingly. For more information on GFCIs request additional documents through our website Post Inspection Support service.**

8. Functional-with Maintenance:, Note Unfinished Area(s) Wiring: BX/Flexible Metal Cable -- Limited visibility standing muddy water

9. Appears Functional: Unfinished Area(s) Outlet(s) & Fixture(s): Switch(es)

10. Maintenance Suggested: Carbon Monoxide Detectors: CO Detectors NOT Viewed/Present: Carbon Monoxide (CO) detectors missing/not installed, recommend install a CO detector on each level of the structure. PLEASE NOTE: Style of detector, visual obstructions (personal possessions), and location of detector, (often lower outlet) may/will obstruct view of detectors. Because of these variables, our claim of missing detectors may be incorrect. We prefer to error on the side of safety. Carbon Monoxide (CO) detectors have a limited shelf life replacement may be necessary. Review our website newsletter "Carbon Monoxide-Causes, Warnings & Detectors for valuable insight.

## Garage, East Electric Panel



## Electrical (Continued)

11. Appears Functional: Sub Breaker Size & Panel: Not a sub panel



## Kitchen

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### 1st Floor Kitchen

1. Maintenance Suggested: Visibility/Walls-Floors: Floor Conditions:, Ceiling Conditions:, Wall Conditions:, Normal Visibility noted, little to no blockages noted -- Cracks and/or loose surface noted (finished surfaces), Water Evidence-Entry noted: (surface staining/discoloration and/or damaged), Damaged Flooring Noted: (torn, missing parts, loose in disrepair), Floors Not Level please note: Materials & methods of construction, age of structure, skill level at the time of construction, etc. may/will contribute to current status. Full determination is beyond the scope of this inspection.
2. Maintenance Suggested: Electric & Heat: Outlet Note(s): No GFCI (Recommend a GFCI outlet on any outlet within 6 feet of water)

## Living Space

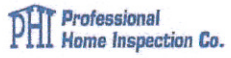
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Living Room, Store Room, Bedroom , OVERALL INTERIOR COMMENTS: (workmanship, cleanliness etc)

Living Room Compass Heading: 1st Floor

2. Maintenance Suggested:, Note Visibility/Walls-Floors: Wall Conditions:, Ceiling Conditions:, Floor Conditions:, Limited Visibility, lack of access/personal belongings/furniture/carpet/etc -- Cracks and/or loose surface noted (finished surfaces), Water Evidence-Entry noted: (surface staining/discoloration and/or damaged), Damage noted, missing parts, impact/holes (finished surfaces), Carpet Damaged, Floors Not Level please note: Materials & methods of construction, age of structure, skill level at the time of construction, etc. may/will contribute to current status. Full determination is beyond the scope of this inspection.
- EXCESSIVE TERMITE DAMAGE NOTED, LIKELY CONTRIBUTING TO FLOOR SAGGING AND DEFLECTION. Termites like moisture the excessive water entry likely increases their interest in the structure.

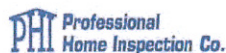




## Living Space (Continued)

Visibility/Walls-Floors: (continued)





## Bathroom

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### Bathroom 1st floor (hall area) Bathroom

To proactively control indoor humidity levels and lower fan noise levels please review our website newsletter "Bath Fan Operations".

1. Maintenance Suggested:      Visibility/Walls-Floors: Wall Conditions:, Ceiling Conditions:, Floor Conditions:, Normal Visibility noted, little to no blockages noted -- Damaged Flooring Noted: (torn, missing parts, loose in disrepair) all areas in disrepair, Floors Not Level please note: Materials & methods of construction, age of structure, skill level at the time of construction, etc. may/will contribute to current status. Full determination is beyond the scope of this inspection.



## Attic

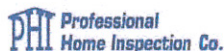
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### Main Attic Attic

1. Access & Visibility: Viewed From Ladder: Limited visual inspection of attic structures and mechanical systems for any/all of the following reason(s): Inspection angle, low head room, roof rafter/truss designs, protrusions in the attic, (chimneys, skylights etc), the presence of insulation and/or floor boards, any/all blocking view.  
**READ & HEED THE FOLLOWING:** Before performing any attic work, particularly adding insulation which will decrease accessibility and thus increase costs for later upgrades/changes, consider long-term plans and resale of the home. Ask yourself should I upgrade my bath fan or my bath fan ducting/venting setup? Should I add a solar tube? Should I improve or add wiring or recessed lighting? What does the PHI website newsletter section titled "Energy Saving Methods & Materials" recommend for insulation and infiltration? Are my attic access points the most efficient? These and other considerations are important long-term decisions the proactive, educated, homeowner should consider. Our perfect home goal is always geared to improving systems, decreasing operating costs, and increasing resale value.
2. Maintenance Suggested:      Attic Entry Point: Wall Passage -- Damage noted, frame loose
3. Appears Functional:          Framing: Rafters -- Minor Repairs noted







## Attic (Continued)

4. Appears Functional:

**Sheathing:** Dimensional Boards, Plywood: A engineered product where thin sheets of wood are peeled from a spinning log. The sheets are glued together in multiple layers run perpendicular to each creating a stiff-strong panel. There are always an odd number of layers to improve the balance of the panel around its central axis. This helps reduce shrinkage, swell, cup and warping. Engineered wood products absorb and expand when subject to moisture. Limiting moisture exposure is important.



5. Functional-with Maintenance: **Chimney or Flue:** Masonry, removed -- Chimney/flue removed below roof line, Openings, voids noted around chimney/flue areas increasing heat loss reducing home energy efficiencies. Recommend seal and/or support accordingly.

6. Not Viewed:

**Plumbing Vents:** Not Visible

7. Not Viewed:

**Ductwork / Exhaust Systems:**

8. Not Viewed:

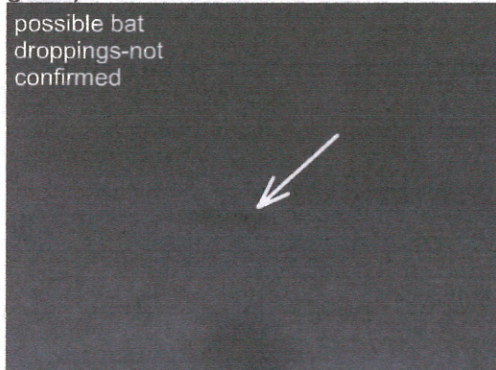
**Wiring:** Not Visible

**Insulation Depth & Background:** Our analysis of insulation thickness and adequacy is a visual in nature referenced from the Access and Visibility section of the report. Most attics are insulated with either or both fiberglass and cellulose types of insulation. Our website newsletter Infiltration and Insulation details the pros and cons of these and other insulations. It is an empowering newsletter written with proactive insight you should study before modifying any insulation strategy.

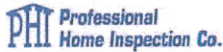
9. **Insulation (location & background)** Installed on attic floor, **BLOWN CELLULOSE:** A recycled heavier material with better infiltration stopping capabilities compared to fiberglass blown insulation. In vertical applications (walls/rim joist areas) moisture is used in the installation process. **VERMICULITE** (May contain asbestos): Vermiculite's content of asbestos can only be verified with laboratory testing. Recommend visit county health and EPA websites for health related precautions prior to performing any work with vermiculite. Common sense practices such as wetting the insulation to reduce dust potential, and wearing a two strap respiratory are recommended. Depending on time of construction and common practices at that time, vermiculite was not an uncommon insulating material. **Zonolite Attic Insulation (ZAI) Trust Statement:** -- Approximately 80% of the vermiculite sold in this country before 1990 came from a mine in Libby, MT that was contaminated with asbestos. The product was sold under the name Zonolite. The EPA recommends treating all vermiculite insulation as if it is contaminated with asbestos. Perform a web search for EPA vermiculite for more information. A Zonolite Attic Insulation Trust was in place to provide financial assistance to homeowners with Zonolite attic insulation to assist with abatement costs. More information can be found at [www.zaitrust.com](http://www.zaitrust.com). There is no association monetarily with PHI and ZAI or viability of the ZAI Trust fund.

10. Maintenance Suggested:

**Insulation & Depth:** 1-6 inches, Cellulose Blown, Vermiculite -- Lacks Adequate Insulation for climate, Openings, voids noted increasing heat loss reducing home energy efficiencies. Recommend seal and/or support accordingly. Cellulose Insulation recommend 10-12 inches of insulation (based on current utility costs & home efficiency goals)

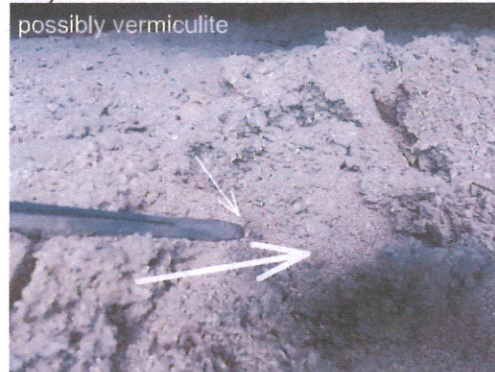






## Attic (Continued)

### Insulation & Depth: (continued)



ATTIC VENTILATION NEWSLETTER: Please review our insightful website newsletter discussing the science and variables effecting attics. The variables are many including excessive basement moisture.

11. Appears Functional: Ventilation: Roof Louvers

## A Gameplan for Long-Term Success:

Our service provides a mini-seminar snapshot of your home. Our visual review goal of defining the "perfect home" is based on the American Society of Home Inspectors, Inc. (ASHI) Standards of Practice:

### 2. PURPOSE AND SCOPE

2.1 The purpose of this document is to establish a minimum standard (Standard) for home inspections performed by home inspectors who subscribe to this Standard. Home inspections performed using this Standard are intended to provide the client with information about the condition of inspected systems and components at the time of the home inspection.

### PHI's Road Map To The Perfect Home:

The "Perfect Home" is comparable to an automobile. Both require ongoing maintenance. A home is a smart investment you hope to resell at a profit. All decisions should be proactive with long-term considerations. Our report and long-term support provide resources for those decisions. Please review Money Magazine's "How to Maintain Your Home" May 17, 2004 article on our "Reference Material" website page for more insight and considerations. That article recommends that you have your home inspected every five years.

### Identifying, Prioritizing & Scheduling the Details:

Review the inspection report, your notes, our website and newsletters, and other details-documents-notes with the following considerations in mind:

#### The Report Summary Sheet:

The summary sheet lists (if any) specific maintenance items, concerns, and/or items considered nonstandard. Review and address accordingly.

Safety Concerns or Possible Hazards - All items should be addressed as soon as possible.

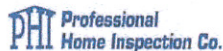
Exterior Maintenance Concerns - Exterior items/areas are subject to unknown/unpredictable variables. Weather can quickly make a functional component non-functional. Areas needing attention are harder to see and more easily forgotten. Separated gutter extensions, subsurface erosion, decay, looseness of materials, plants rubbing siding, etc. can easily fast-track to more extensive/expensive repairs if not addressed.

### **Four Variables to Consider: 1. Accessibility, 2. Skill level, 3. Cost of materials, 4. Time frame for implementation**

Maintenance and improvement project costs are based on these four variables.

All decisions should be gauged/judged with these in mind. For example attic accessibility/user friendliness is often overlooked or not considered. History suggests going the least expensive route may result in premature failure of systems/parts, requiring repeat repairs.





## **A Gameplan for Long-Term Success: (Continued)**

Our Newsletters & post-inspection support: Our website newsletters and post-inspection support are insightful, objective, fact based, easy to understand resources. Each newsletter requires 40-80 hours to produce. The content is important. Your real estate decisions should take into account their content.  
Hardcopy Sheets in Packet - Review all paperwork provided in manila inspection folder. They are provided to assist the proactive homeowner in maintaining and operating his/her home.

***Home ownership is an exciting and rewarding experience. It can be expensive. This report, combined with our post-inspection correspondence support will continually empower you in making sound decisions. Your success is very important to us.***

***Thank you again for making Professional Home Inspection Company a party to your success.***

**Thomas G. Kruse, ACI  
President / Inspector**

## **ASHI Standards of Practice**

**The American Society of Home Inspectors, Inc. (ASHI) "Standards of Practice" and "Code of Ethics" are available through PHI's "Company Contracts" page, ([phiinspect.com](http://phiinspect.com)) or ASHI's website ([www.ashi.org](http://www.ashi.org)).**

### **1. INTRODUCTION**

The American Society of Home Inspectors, Inc. (ASHI) is a not-for-profit professional society established in 1976. Membership in ASHI is voluntary and its members are private home inspectors. ASHI's objectives include promotion of excellence within the profession and continual improvement of its members inspection services to the public.

### **2. PURPOSE AND SCOPE**

2.1 The purpose of this document is to establish a minimum standard (Standard) for home inspections performed by home inspectors who subscribe to this Standard. Home inspections performed using this Standard are intended to provide the client with information about the condition of inspected systems and components at the time of the home inspection.

#### **2.2 The inspector shall:**

A. inspect readily accessible, visually observable, installed systems and components listed in this Standard.

B. provide the client with a written report, using a format and medium selected by the inspector, that states:

1. those systems and components inspected that, in the professional judgment of the inspector, are not functioning properly, significantly deficient, unsafe, or are near the end of their service lives,

2. recommendations to correct, or monitor for future correction, the deficiencies reported in 2.2.B.1, or items needing further evaluation (Per Exclusion 13.2.A.5 the inspector is NOT required to determine methods, materials, or costs of corrections.),

3. reasoning or explanation as to the nature of the deficiencies reported in 2.2.B.1, that are not self-evident,

4. those systems and components designated for inspection in this Standard that were present at the time of the home inspection but were not inspected and the reason(s) they were not inspected.

C. adhere to the ASHI Code of Ethics for the Home Inspection Profession.

#### **2.3 This Standard is not intended to limit the inspector from:**

A. including other services or systems and components in addition to those required in Section 2.2.A.

B. designing or specifying repairs, provided the inspector is appropriately qualified and willing to do so.

C. excluding systems and components from the inspection if requested or agreed to by the client.

### **3. STRUCTURAL COMPONENTS**

#### **3.1 The inspector shall:**

A. inspect structural components including the foundation and framing.

B. describe:

1. the methods used to inspect under-floor crawlspaces and attics.

2. the foundation.

3. the floor structure.

4. the wall structure.

5. the ceiling structure.

6. the roof structure.

#### **3.2 The inspector is NOT required to:**

A. provide engineering or architectural services or analysis.

B. offer an opinion about the adequacy of structural systems and components.

C. enter under-floor crawlspace areas that have less than 24 inches of vertical clearance between components and the ground or that have an access opening smaller than 16 inches by 24 inches.

D. traverse attic load-bearing components that are concealed by insulation or by other materials.

### **4. EXTERIOR**

#### **4.1 The inspector shall:**

A. inspect:

1. wall coverings, flashing, and trim.

2. exterior doors.

3. attached and adjacent decks, balconies, stoops, steps, porches, and their associated railings.