



The procedures used in this inspection meet or exceed the "Standards of Practice" of the American Society of Home Inspectors (ASHI).

The temperature was 75-80 degrees, at the time of inspection, and it was clear and dry. The ground was dry. Previous to the inspection it had been clear, hot and dry for several days. Therefore, the opinions expressed in this report must be accepted taking the above into consideration, since such weather conditions could preclude determination of condition in certain areas.

Further, it should be understood, as fully stated in our printed Terms & Conditions, that all opinions expressed concerning the adequacy of structure or systems are based on visual examination only and do not involve engineering calculations or testing of any nature. Conclusions which are drawn are based on the inspector's experience and comparison to other comparable structures and systems in accordance with accepted trade standards and practices, and in no way are to be considered as engineering studies.

The owners realtor and clients were present during the inspection.

Realtor advises that the house is approximately 30 years old. However, there appear to be additions or changes, to structure, of more recent vintage. Realtor should check to determine if Certificates of Occupancy exist.

Any comments regarding correction or repair of noted problems are based on typical practices used by contractors in the field and are not made as specific recommendations for the noted problems. In all cases, specialists, in appropriate fields, should be consulted before any work is undertaken.

Correction or repair of problem conditions, noted in this report, should be done by qualified professionals. **Any work undertaken by the homeowner is done strictly at his own risk.**

The scope of this inspection and report does not include estimates of cost of repairs, which would be required to correct conditions noted in this report. In order to obtain estimates, it will be necessary to prepare detailed plans and/or specifications for each trade and to secure competitive bids from at least three contractors in the specific trade. We are prepared to assist you in this process, if you so desire, for an additional fee.

As noted in our Terms & Conditions, we do not inspect or test for any toxic or hazardous materials or contaminants, including, but not limited to: lead content in paints or in water; asbestos and asbestos containing materials; urea formaldehyde; noxious or combustible fumes; pesticides; radon gas, either in air or water; electro-magnetic fields; water pollutants; etc. Therefore, the following information is offered for your guidance. Other comments may appear in the report itself. In all cases, the Board of



Health, EPA or other appropriate official agency should be the final authority.

Lead based paint was often used in older homes (usually prior to 1980). Lead can be hazardous if particles are ingested or dust inhaled, particularly by young children. It can also be extremely hazardous if paint removal is attempted. If this home was constructed prior to 1980, particularly if there are any young children in your household and especially if you contemplate paint removal, we recommend paint testing by a qualified lab or testing facility. If lead is found to exist, paint removal should only be undertaken by EPA approved abatement companies. It should be noted, that there are now accepted procedures for encapsulation.

Further, the EPA has expressed a concern for lead leaching out of soldered joints, on copper piping and from plumbing fixtures, and getting into the water supply. If the report notes copper piping to exist, the original EPA recommended procedure was to flush the system by running the water for several minutes in the morning and for a minimum of one minute prior to using for cooking or drinking.

However, in the light of the new minimum standard of 15 parts per billion as opposed to the previous standard of 50 parts per billion, and the fact that suppliers' lines may also be contributing to the problem, it is now recommended by the EPA that the water be run for a minimum of five minutes in the morning and after water has not been used for a period of six hours, or longer. In addition, hot water should not be used for cooking or drinking.

We believe, a better alternative, which is recommended by professionals in the field, is to install an under sink water filter made specifically for this purpose or to use bottled water for drinking and cooking.

Although this EPA warning is meant to apply to houses built prior to 1990, we recommend the procedure even on newer houses, in the event plumber did not use approved lead free solder.

The EPA further notes, that after about 10 years, mineral deposits, reacting with the solder, form a protective coating that prevents the lead in the solder from reaching the water. We strongly recommend that you have your water supply tested for lead. The County Board of Health can provide you with a list of laboratories which do such testing.

Additional information may be obtained by contacting, Center for Disease Control (CDC), Lead Poisoning & Prevention Branch, 1600 Clifton Road. N.E., Atlanta, GA. 30333.

Asbestos, in various forms, was also used in older homes. This includes but is not limited to: Asbestos insulation on pipes and ductwork; Asbestos filler in plaster, drywall, vinyl asbestos tiles, cement asbestos wall shingles and roof tiles; Backing for sheet floor coverings.



Asbestos is encapsulated in some of the above materials and is not normally considered to be hazardous. However, its removal should only be undertaken by an EPA listed abatement company. Since it must be disposed in a hazardous waste dump, this can be costly.

The Federal Government has declared friable asbestos to be hazardous. **NOTE: We do not test for asbestos. Any comments made regarding the possible existence of asbestos is based on our visual inspection and the inspector's experience. It is NOT a guarantee of the existence of asbestos or lack thereof.** If you believe or we have noted that asbestos appears to exist, your County Board of Health or an EPA listed Asbestos Abatement Company should be contacted for guidance. A Federally accepted safeguard is to enclose or encapsulate basically sound material and remove unsound material.

Concern has also been expressed by some individuals and agencies concerning the possible hazards of fiberglass insulation. However, these hazards are presently not definitive or clearly outlined. Nevertheless, we recommend caution be exercised in the presence of fiberglass insulation. Installation of this material should be left to professional installers. **We recommend covering any exposed insulation.**

One of the by-products of combustion, particularly with gas fired appliances, is carbon monoxide, a noxious gas. This is normally vented to the exterior of the building. However, for various reasons, including but not limited to: clogged or damaged flue pipes; damaged heat exchangers; lack of makeup combustion air and exhausted or vented appliances, these dangerous fumes may enter the building. As this gas is invisible, odorless and tasteless and **its spillage may only occur under certain conditions**, its detection is not part of our normal home inspection. However, as high levels of this gas can prove fatal, we recommend that immediately upon occupancy, you have local utility check for the presence of carbon monoxide. Further, carbon monoxide detectors (similar to smoke detectors) are now commercially available and we recommend installation of such detectors.

Chemical pesticides used for the treatment of wood destroying insects can also pose a health threat, if improperly applied. We advise you to check this with owner. If it is determined or you believe that this house has had treatment for infestation, you should have owner provide you with an air quality check by an independent laboratory. Check with County Board of Health for proper procedures. For additional information regarding pesticides contact the EPA sponsored National Pesticide Network at 800-858-7378.

Public health officials have declared radon, a naturally occurring gas, to pose a health hazard under certain conditions and specific concentrations.

The EPA and the Surgeon General jointly issued a national health advisory urging that all homes be tested for radon gas, both in air and in well



water. Therefore, we recommend you perform a short term radon test, utilizing the services of a company conforming to EPA standards, prior to purchase. Such testing is **NOT** within the scope of our home inspection as it either takes a prolonged period of time or requires the use of specialized testing equipment.

After occupancy, we recommend a long term test to confirm results of original short term test. At a New York State Energy Office Seminar, it was recommended that an escrow account be set up, covering the cost of mitigation, pending this confirming test. Annual short term testing, is recommended afterward, as Radon levels can change, due to various factors. For additional information, call RADON OFFICE at (800) 458-1158 or EPA at (800) SOS-RADON. Request booklet, Home Buyer's and Seller' Guide to Radon.

An air radon test was performed by you through RTCA, a separate and independent company. The canister numbers are 1529074 & 1529101. Results will be mailed directly to you. For verbal result, you can call RTCA at 800-457-2366.

Public health officials have also expressed concern regarding health hazards related to radiation caused by electro-magnetic fields from certain electrical appliances and including those emitted by overhead power lines and transformers. Testing for such radiation is not within the scope of a limited house inspection. If overhead power lines are in the vicinity of the house inspected, (within 1,000 meters) you should check with the EPA or County Board of Health for guidance. **Care should be taken not to locate a bed on an outside wall where main electrical feed is attached.**

In addition, there is a company which will provide a report listing 15 types of toxic sites, including hazardous waste facilities, toxic spills and pollution discharges into the air, land or water. Each site is pinpointed on a map, showing its proximity to the property being purchased. For additional information, please contact us at (914) 245-3335 or call Toxics Targeting directly at (607) 273-3388 or visit their web site at www.toxicstargeting.com to check out their maps.

There are conflicting reports from the Consumer Products Safety Commission (CPSC), the Underwriters Laboratories (UL) and The National Electric Manufacturer Assn. (NEMA) regarding the nature and degree of the hazards of aluminum wiring. However, all agree that certain hazards do exist when aluminum wiring is used. The biggest problems are related to poor installation technique and the use of improper wiring devices, which accentuate the shortcomings of aluminum wiring. These shortcomings, compared to copper wire are: greater corrodibility; greater thermal expansion and creep or cold flow. However, proper wiring devices and proper installation techniques should reduce the hazards to the level of those where copper wire is used. For additional information consult a licensed electrician or contact the CPSC, UL and NEMA. To the best of our knowledge, the only retrofit approved for aluminum wiring, by the CPSC, is



"pigtailling" with copper wire and encapsulating splices with special connectors and shrink fit coverings.

This report is subject to correction of incorrect statements, typographical errors and addition of items inadvertently left out during report preparation. Please contact us immediately if any discrepancies or errors are noted.

S T R U C T U R E

Unless otherwise noted, ALL roofing, flashing and chimneys are examined and conditions stated are as visible from the ground level. Problems and defects may exist which could not be determined, from ground level, and for which Centurion, and its inspectors, cannot and do not assume responsibility. The only way to insure that hidden problems or defects do not exist, is to have the roof walked by a professional roofer.

ROOFING

The roofing material was examined from a ladder, as well as the ground.

The main roof design is gable type. Asphalt shingle roofing material is used on the main roof area and the attachments. This material has a normal projected life of 15-25 years. However, external factors, such as lack of ventilation and debris from trees, can considerably shorten the projected life of this type roofing.

The owner advises that roofing is approximately 30 years old, the age of house.

The roofing shows signs which are normally associated with typical aging of this type roofing, such as thickening, curling, mineral loss and cracking.

Premature aging may be caused by debris from nearby trees and lack of ventilation below. Note that in spite of this, the roof looked remarkably good for one so old.

Improve attic ventilation, as noted elsewhere.

In our opinion, the **main** roofing material, as visible from the ground and qualified by the above statements, appears to be in marginal condition.

You should expect to replace **WITHIN** 1 to 3 years. However, problems, noted earlier, will have an effect on the life of the roofing material, unless corrected.



In our opinion, the **attachment** roofing material, as visible from the ground and a ladder, and qualified by the above statements, appears to be in marginal condition.

You should expect to replace **WITHIN** 1 to 3 years. Problems noted earlier apply here as well.

Flashing

Step flashing, where the pitched roofing abuts exterior walls, appears to be in generally sound condition. as visible. Note that the wooden siding shingles came in contact with the roof shingles in most areas. We recommend that the wooden shingles be cut back to allow for free air circulation and to prevent future water damage.

Flashing, around the chimney and vent stacks, is tarred over.

the flashing around the chimney does not appear to be set properly into the mortar joints. This can lead to leakage. Correction is recommended.

CHIMNEY

The chimney, servicing the boiler and the family room fireplace, is constructed of brick. The exterior of chimney only, was examined from ground level, the roof and the basement, and appears to be in generally sound to marginal condition.

There is cracking and lifting of the coping on the top of the chimney. This has caused deterioration of mortar joints and loose and cracked bricks. In addition, many of the mortar joints are deteriorated due to age. Repointing is recommended to prevent future water damage to the bricks.

The old CB antenna is mounted on the chimney. This can damage chimney during high winds and we recommend its removal or relocation.

DRAINAGE

There are aluminum gutters with aluminum leaders. Gutters appear to be in generally sound condition. They appear to be relatively new.

With gutters this length, it is advisable to run the pitch from the center to each end, into separate downspouts and leaders.

Gutters may become clogged with leaves and debris. This will create overflow onto the ground, fascia, siding, under shingling, and even into the house proper. Gutters should be cleaned regularly. Aluminum leaf



guards should be installed, to avoid clogging with leaves and debris, and heat tapes to prevent ice clogs.

Leaders appear to be in generally sound condition. Some leaders drain improperly onto ground, near foundation. This can result in leakage into basement, as well as foundation damage. Extensions, at least 4 feet long, should be installed, so that leaders discharge onto properly pitched grade, or leaders should be connected to underground drainpipes to proper outfall.

Some leaders drain properly into underground drainpipes. We could not determine whether existing underground drainpipes are clogged. This will require examination in rainy weather. Such clogging can result in basement leakage and possible foundation damage. If underground drains prove to be clogged, leaders should be disconnected from them and made to discharge through extensions carried to an area at least four feet from the house.

EXTERIOR WALLS

Walls are wood frame covered with wooden shingles, with brick veneer in the front.

Walls were not fully visible due to foundation plantings in the front. Therefore, a full examination, from the exterior, was not possible. Foundation plantings should be cut back or removed so that at least 1 foot clearance exists to allow for free air flow.

In our opinion, as visible, walls appear to be in generally sound to marginal condition in areas.

There are cracked and missing shingles in some areas, as well as at least two (2) areas in the rear of the house where the sheathing appears to have buckled and the shingles are bulging. There are open areas that can allow water and vermin to penetrate. It was not possible to determine the cause of the problem. The walls will have to be opened up to determine this.

There is deterioration and cupping of some of the wood shingles. This may be caused or contributed to by lack of preservative and age as well as Southern exposure. The shingles should be cleaned and a preservative should be applied.

The brick veneer has been used in the front of the house. There is some separation of the veneer from the sheathing, especially on the left side of the house. These areas should be sealed to prevent water intrusion. The area should be monitored for further movement.

Exterior Doors and Windows

An aluminum exterior storm door exists. It appears to be in generally sound condition.



However, the following problems were noted:

The door sticks and does not close properly. Adjustment is required.

There are no exterior storm windows, as they are thermal type.

Deck or patio doors are double and single glazed type. They appear to operate properly and are in generally sound condition.

Exterior Painting and Trim

If house was built prior to 1980 see additional comments at beginning of report Re: lead in paint.

Trim painting appears to be in generally sound to marginal condition in some areas. We recommend sanding, priming and repainting in some areas. **See comments at the beginning of the report concerning "LEAD PAINT" before undertaking any action.**

Trim is aluminum clad in some areas. We recommend periodic caulking of all joints to prevent water penetration which can result in concealed rot and infestation, beneath cladding. Such damage may already exist but not detected due to cladding.

There an area in the rear where the aluminum trim is damaged. Repair is recommended.

Siding has been left in its natural state. This has resulted in discoloration of siding. It can also result in shortened life. We recommend power cleaning and the application of a preservative or stain containing a preservative.

Entrance Steps, Platforms and Canopies

Both front entrance steps and platforms are made of a combination of concrete block and bluestone.

They appear to be in generally sound to marginal condition.

The following problems were noted:

There are metal railings which are subject to rusting. Metal railings should be periodically wire brushed, primed and coated with a rust inhibitive paint.

There are loose flagstone treads which should be reset. Due to frost/thaw cycles, they will require periodic maintenance.



There is settling and cracking of the left platform. Damaged areas should be repaired.

Joint, between house and platform, should be caulked to prevent water entrance which can cause hidden damage.

APPURTENANCES

The garage is beneath living area and is part of the basement. Structure is common to the house and is described elsewhere, as well as following.

The garage floor is poured concrete. Floor appears to be in generally sound condition. Note that it appear to have been recently resurfaced and painted.

Floor was not fully visible due to two (2) cars present during the inspection.

Two (2) automatic garage door openers exist.

One is an older type which is not equipped with a photoelectric or edge sensor safety feature.

Access means, to garage, was tested and found to be satisfactory.

However, automatic door opener does not stop when reasonable back-pressure is applied. This can be dangerous and correction is recommended. Automatic door openers should be periodically tested.

Beginning in January 1994, all new garage door openers must be equipped with a photoelectric eye or a sensing edge, which will reverse the door if anything is beneath it. In New York State, service companies will not be allowed to service or repair older equipment without these new features. As these new safety features cannot be incorporated into the older door openers, it can necessitate buying a new unit.

The following other problems were noted:

Automatic garage door opener is not properly wired. Existing wire should be replaced with proper cable, box and receptacle.

The method in which the front brackets of the automatic openers is attached to the garage ceiling is unconventional. We recommend that wood be screwed to the ceiling instead of nailed.

Springs are deformed and improperly tensioned, and should be replaced. Safety cable should be installed, in door springs, to minimize danger in case of failure.



Since the floor was resurfaced, the doors do not close properly. The bottoms of the doors may be able to be cut to compensate for this. Weatherstripping should be added to the bottoms of the doors as well.

A sheetrock wall exists separating garage from rest of building. We could not determine if it is fire rated.

The connecting door, to the house, is a built on-site fire barrier type. An automatic door closer should be added as a safety precaution.

The deck appears to be in generally sound to marginal condition.

The following problems were noted, which require correction:

Posts are improperly attached to the girder. Posts of this type are normally secured to the girder with bolts.

Columns are tipped. This may be from improper footing depth due to the soil type (wet lands to the rear of the property.)

Columns are metal and are rusting. They should be sanded and painted with a rust inhibitive paint.

Present railing system poses a safety hazard. A railing system with vertical balusters, 4" apart is normally utilized to prevent children or pets from falling through.

There areas where the splices in the girders are not over the supporting columns. The girders have sagged and twisted badly, even though some attempt was made to reinforce them. In addition, some of the wood appears to have been salvaged and is not pressure treated. Some of this wood has been used for a girder that is twisting. Correction of the aforementioned problems is needed, and is not something the average homeowner can do. Contact a licensed contractor to obtain estimates.

There are areas of dry rot. All damaged wood should be replaced with pressure treated lumber. Please see comments elsewhere in this report. The stairs from the deck to the back yard require additional support, as they sway when being traversed. In addition, the top step is too high (10" opposed to 8" for a "normal" step). The method in which the steps are attached to the deck is partially responsible for the height of this step. Correction is required.

We recommend that you check with Town Building Department to determine if a Certificate of Occupancy (CO) was issued, for deck. If not, owner should make any necessary corrections and obtain one for you.

The asphalt driveway appears to be in generally sound condition. However, deterioration such as cracking, depressions or heaving exists. To prolong



life, cracks should be caulked and depressions should be filled with packaged blacktop and sealed.

Asphalt driveways should be sealed every two to three years.

Walkways are flagstone set in concrete. Walks appear to be in generally sound condition.

The following problems were noted:

There is cracking of the some of the flagstone. Cracked flagstones should be replaced. Mortar joints are deteriorated or cracked and require repointing.

Retaining walls are made of drylaid stone and appear to be in generally sound condition. Dry laid retaining walls require periodic resetting of loose stones.

There is a pond on the property. This could pose a flooding or safety hazard. Check with Town Engineer regarding whether this is part of a flood plain or wetlands.

ROOF/ATTIC

Roof construction, as visible from the ground and part of the attic, appears sound.

Interior structure could not be fully evaluated as there was no access to some areas, the was incomplete flooring, area was partially filled with storage and insulation exists between structural members. Concealed damage may exist, which was not detected, and for which Centurion and its inspectors cannot and do not assume responsibility.

Where visible, from the hatchway and part of the attic interior, wooden rafters and joists are of at least typical size and are normally spaced.

To increase rigidity and supply additional support, collar beams and knee braces have been installed.

Roof sheathing is discolored and delaminated and shingle nails are rusted. There also are "rain drops" on attic floor or insulation indicating condensation, due to lack of attic ventilation, during winter months. This can result in continued deterioration of sheathing, if left uncorrected.

Roof sheathing appears to be in generally sound to marginal condition, as visible. We recommend replacement of damaged sheathing when reshingling.

NOTE: We do not check for insulation in enclosed or inaccessible areas.



Fiberglass batt type insulation exists between the attic floor joists. It appears to be adequate. For maximum efficiency, we recommend a total thickness of at least 9", in floor joist area.

Note that some areas are said to be insulated with foam insulation. Some was visible in the garage ceiling. It was brought back to the office to see if it would burn. It did not burn but only smoldered. However, we recommend that you periodically test for flame retardancy as it can diminish over a period of time.

Attic insulation is properly installed with the vapor barrier facing the warm side of the house.

NOTE: We recommend any insulation work be left to a professional. However, if you install insulation yourself, extreme care should be exercised and manufacturer's cautions and recommendations should be followed.

Ventilation appears to be inadequate. The basic rule is one square inch of vent area for every square foot of attic area. We recommend the installation of ridge vents, and pulling back insulation from soffit vents, so that it does not extend beyond exterior walls.

The attic entry and all house fan areas are not insulated. This is recommended.

CEILINGS

Ceilings are covered with drywall. A suspended tile ceiling also exists.

In our opinion, and as visible, ceilings appear to be in generally sound condition.

However, the following problems were noted:

Retaping, of poorly taped joints, is required in various areas.

Nail "pops" & depressions exist. To correct, drive screws on each side of the existing pop, depress all three, and fill depressions with wallboard compound.

There are typical cracks. To correct, for drywall, retape at cracks, using fiberglass self adhering tape and wallboard compound.

INTERIOR WALLS

Interior walls are drywall and paneling. In our opinion, and as visible, walls appear to be in generally sound condition.



However, the following problems were noted:

Nail "pops" & depressions and typical cracks exist. Correct as noted under ceilings.

There are some areas that are damage to lack of door stops. Repair is recommended after the installation of such door stops.

FLOORING

Tongue and groove oak hardwood flooring, as visible, is installed. It appears to be in generally sound condition, as visible in the closet areas and in the dining room. Note that a door was removed in the dining room, after the floor was stained dark. Correction is recommended.

Most floors are fully covered with carpeting, therefore, flooring beneath could not be examined. Concealed damage may exist, which was not detected, and for which Centurion and its inspectors cannot and do not assume responsibility. If you remove the carpets, refinishing will likely be required.

Slate is used in the entry foyer. It appears to be in generally sound condition.

STAIRS

The stairs, leading to the second floor, the basement and the attic appear to be in generally sound condition. However, the following problems were noted:

Railings are loose, on the upper stairs, and should be tightened as a safety precaution.

Brackets, on attic stairway, bend the wrong way when the stairs are closed. Repair is recommended.

WINDOWS

Windows are a combination of vinyl fixed pane and double hung, double glazed type.

Windows appear to be in generally sound condition.

DOORS

Doors are a combination of hollow core wood hung and bifold type and solid wood raised panel, hung and slider type.



Certain ones stick. To correct, trim the high spots and seal raw edges with a proper finish.

Certain ones do not close properly. To correct, adjust the strike plate for the hung one. For the sliding doors, adjustment and possible replacement of the rollers and tracks may be necessary. Note that there is substantial damage to some of the sliding doors to constantly hitting each other.

There are some closet doors in the basement that are missing the stop molding, and swing into the openings. This can damage the hinge areas. Correction is recommended.

The installation of door stops is recommended throughout the house to prevent future damage to the walls

Doors appear to be in generally sound to marginal condition, as noted herein.

STORAGE

Closet space appears to be typical throughout the house.

BATHROOMS

Ceramic tile and slate is used on the floors in the bathrooms. Flooring appears to be in generally sound condition.

Caulking, around base of tub, and installation of splash deflectors is recommended to minimize water damage, to areas below.

Ceramic tile is used on the walls in the bathrooms. Tiling appears to be in generally sound condition.

However, some of the tiles are loose. To correct, for present, only recaulking and regrouting is needed. Eventually, all loose tiles should be removed, the wall repaired, as needed, and the tiles reset with waterproof mastic.

Professional should be consulted as this is beyond the scope of the typical homeowner.

Proper water line shut off valves exist. They were tested for operation and some were stuck. In the event of repair or emergency, it will be necessary to shut off the total water supply, where stuck, and replacement is recommended if they cannot be loosened.

The sink stopper is not working in the lower bathroom, and should be repaired or replaced.



The tub stopper is not working in the master bathroom, and should be repaired or replaced.

One of the sinks in the upper hall bathroom is cracked and rusting.

Cabinets appear to be in generally sound condition. However, as they are old we recommend modernization.

The following problems were noted:

There are missing or broken door catches which should be replaced.

Open joint, between wall and countertop, should be caulked to prevent water entrance and damage.

A Ground Fault Interrupter exists in the master bathroom. This GFI was tested and function properly on "test". Installation is recommended, where missing.

KITCHEN

Sheet vinyl is used on the floor in the kitchen. Flooring appears to be in generally sound condition.

Waterproof paneling is used on the kitchen walls. It appears to be in generally sound condition.

Cabinets appear to be in generally sound condition.

The following problems were noted:

There are loose hinges which should be tightened or replaced.

The "lazy susan" stick and requires adjustment.

The kitchen hood fan is operating properly. The fan discharges to an exterior vent. The filter should be periodically cleaned or replaced to prevent grease build-up and the potential for a fire. Also note that the exhaust should be cleared of the insect nests that are currently clogging it.

Those kitchen appliances, which we understand will remain with the house, include a refrigerator, a range, a separate dual oven and a dishwasher.

Testing was only done at a single setting or cycle only on the dishwasher.

Oven and range were only tested to determine if the heating units came on. A full testing of controls was not performed.

Kitchen appliances appear to be in generally satisfactory condition.



Kitchen appliances appear relatively new and it is entirely possible that the Manufacturer's warranties are available for transfer to you.

The dishwasher discharges into the waste line after the trap. This could lead to sewer gas getting into the dishwasher area. Discharge from a dishwasher normally discharges into the waste line just under the sink and before the trap. Correction is recommended.

Proper water line shut off valves exist. They were tested for operation and some were stuck. In the event of repair or emergency, it will be necessary to shut off the total water supply and replacement is recommended, if they cannot be loosened.

Ground Fault Interrupters do not exist in the kitchen. Installation is recommended.

FIREPLACE

The family room masonry fireplace was examined and appears to be in generally sound condition.

The damper functions properly. However, there appears to be debris behind it as the left side starts to lift and come out of the groove when opened all the way. Repair is recommended.

The firebox appears to be in generally sound condition.

The flue, was not fully visible due to offset and could not be examined thoroughly. The flue looks fairly clean. The throat appears to be lined with creosote. Creosote build up is hazardous. Chimney should be cleaned and re-examined periodically.

The hearth appears to be in sound condition. However, it is too narrow and screen or door should be kept in place, when fireplace is in use, to prevent sparks from reaching combustible surfaces.

ROT, WOOD DESTROYING INSECTS

As fully stated in our Terms and Conditions, we do not inspect for presence of wood destroying insects other than attempt to ascertain damage caused by same, within the constraints of our inspection.

There is evidence of damage, caused by dry rot, in the deck. See comments elsewhere in this report.



While no direct damage was visible, carpenter ants were found around the perimeter of the house and there were signs of their presence in the house.

Infestation, past and present, and treatment for infestation is often difficult or impossible to determine during a limited VISUAL inspection. Therefore, it is a condition of our inspection and opinion, to question present owner as to whether infestation exists or existed and/or treatment was performed. If the answer is in the affirmative, please see comments at the beginning of report.

We could find no other evidence of damage, caused by rot or wood destroying insects, in the building proper. **However, damage and infestation could likely exist, which due to the constraints of our inspection, was not detected.** Therefore, Centurion and its inspectors cannot and do not assume responsibility or liability for any such damage or infestation.

We always recommend that you have a full inspection by a licensed Pest Control Company.

Further, we URGE you to carefully read that section under our Terms and Conditions entitled "Rot, Wood Destroying Insects".

NOTE: As a general precaution, wood chips should be removed, from around foundation, all wood piles should be kept a minimum of 10 feet away, from the house, to minimize the possibility of transferring infestation to structure.

BASEMENT

There is a full basement with a finished living area and garage. We were unable to gain full access to the foundation. Therefore, our opinion, as to the condition of the foundation structure, is only for those areas visible. Concealed damage may exist, which was not detected, and for which Centurion and its inspectors cannot and do not assume responsibility.

The foundation is constructed of concrete block. It appears to be in generally sound condition. However, typical cracks exist. Pointing or sealing is recommended to make foundation watertight and minimize entrance of radon gas.

The basement floor is poured concrete. It appears to be in generally sound to marginal condition.

However, it was covered with carpet, in the finished area, and could not be fully inspected. Floor appears to be newly painted in the workshop area. This could conceal water problems. Check this with owner.

There is some cracking. Cracks should be sealed to minimize both water and radon entrance.



NOTE: As basements, cellars and crawl spaces are below grade, although no observable evidence of water penetration may have been noted during inspection, they are always subject to seepage, water penetration and flooding. See additional comments in our Terms and Conditions.

There was observable evidence of dampness in the basement area, **at the time of inspection.** The degree of the condition could not be determined. You should check this with owner. Note that a stand and a drain were present for a dehumidifier, but one was not present at the time of the inspection.

Causes may include but are not limited to:

Leaders discharging water near the foundation; hills which cause water to run against the house.

To minimize the possibility of water penetration, problems, observed during inspection, should be corrected, as noted elsewhere or discussed during or following inspection.

Within the basement area, joists could not be fully evaluated due to the finished condition of the ceiling. Where visible, joists appear to be of typical size, standardly spaced set and bridged.

The joists appear to be in generally sound condition.

The main girders are steel. They could not be fully evaluated either.

Where visible, they are of typical size, properly supported by steel columns and properly set into foundation walls.

The girders appear to be in generally sound condition.

STRUCTURAL SUMMARY

Exterior walls appear to be visually plumb. Interior walls, ceilings and floors appear to be visually relatively plumb and level. This is an indication of no uneven settling of the foundation or excessive sagging of girder or joists.

The building structure appears to be in generally sound condition, except as noted herein, and requiring further evaluation and correction.

General Observations - Structural

Determination of type or existence of insulation; condition of structural or other interior components; cannot be done without opening structural cavities. This was not done. Therefore, if remodeling or renovation is performed, concealed problems may be observed or detected, which due to the constraints of our inspection, were not determined or noted during our



inspection and subsequent report. Therefore, Centurion Home Inspections cannot and does not assume any responsibility or liability for any such problems, as fully noted in our signed Terms and Conditions.

S Y S T E M S

AIR COMFORT

Heating

The following conditions are qualified by the fact that the heating system was not in operation at the time of inspection, due to the outside temperature, and we did not fully activate the system. All opinions are, therefore, based on visual inspection, with limited operation.

The boiler, is a three (3) zone, oil fired, forced hot water unit, with a rated heating capacity of 174,000 BTU's, The unit is manufactured by Crown with a Beckett burner unit.

The heat rating appears to be typical for this size building.

It appears to be a series loop hot water system. Each radiator, in this system, is an integral part of the supply line and, therefore, cannot be turned off. As a result, room by room heating adjustments cannot be made and radiators at the end of a long run will tend to be cooler.

However, because of the fact that there are separate zones, and a high capacity circulator pump, this should not be a problem.

The oil burner unit and associated controls appear to be in satisfactory condition.

Flame adjustment is recommended for improved fuel efficiency.

A "firomatic" valve, which will shut off the oil supply in the event of a fire, exists.

The oil line is loose and unprotected. A normal correction is to encase in cement. Oil line should first be wrapped in a protective sheath to prevent corrosion.

A **remote** emergency shut-off switch is located at the top of the basement stairs.

We recommend installation of a thermal safety switch over the furnace.



The combustion chamber refractory, could not be examined fully without dismantling, but as visible, through the "peep" hole, appears to be cracking and deteriorating. Immediate repair is recommended.

The boiler appears to be cast iron. It could not be fully examined without dismantling and removing panels. As visible, it appears to be in satisfactory condition.

Cast iron boilers have a life expectancy of between 35 and 75 years.

The circulator pump appears to be operating properly. As this unit is water lubricated, it should be run several times during the non-heating season to prevent seizing of motor.

The expansion tank and associated plumbing appear to be in satisfactory condition.

The automatic water feed, as indicated by the altimeter gauge reading, appears to be in satisfactory condition.

The pressure relief valve requires replacement as it shows signs of leaking. The addition of a down pipe is also required to direct discharge away from the unit and towards the floor.

Although your boiler is automatically fed, the water pressure should be checked periodically to ensure an adequate, safe and constant level.

The draft regulator operates properly, but appears to require adjustment.

The smoke pipe, to the chimney, appears to be in satisfactory condition. However, recementing where the flue pipe enters the chimney is required.

The oil tank is buried and could not be examined. Buried oil tanks are subject to rusting and eventually leakage. The EPA believes that many of the residential steel tanks, installed in the 50's and 60's, have become weakened by rust and have a 50% chance of developing leaks. Cleanup of oil spills can be very expensive. The owner states to have had the tank replaced and a new one installed. We recommend that you verify that all was properly done. In many cases, problems discovered in the future become that of the current owner. Prior to purchase, the tank should be checked for leakage by Heating Company or a company specializing in such testing. This should be done periodically in the future. The EPA requires that any buried oil tank over 1,100 gallons **MUST be inspected and certified periodically.**

As there is sufficient room, we recommend relocation to basement.

The heating unit area does not have an adequate source of outside air. This can cause inefficient operation. We recommend venting to exterior.



Piping appears to be in generally satisfactory condition. However, automatic air bleed valves have leaked. Heating service company should be contacted to repair.

Insulation is recommended, around pipes, to conserve energy.

There is no evidence of current annual maintenance. An annual tuneup, efficiency test and service contract is recommended. We caution you that an efficiency rating relates to energy conservation only and does not necessarily relate to the overall condition of the unit and system.

Throughout the house, heating units are placed on outside walls and under windows, **where possible**. As a result, the heating system should be efficient with regard to heat distribution.

Heating units appear typical for each room. However, they were not fully tested due to weather conditions.

They appear to function properly. However, some radiator covers are pulling away from the wall. Repair is recommended.

The thermostats appear to function properly. They are properly located to provide proper temperature control within limits of a three (3) zone system.

We recommend new setback type for energy conservation and efficiency.

Additional control can be exercised by adjusting or closing units in unused rooms.

Heating Summary

In our opinion, the heating system appears to be in generally satisfactory condition, except as noted herein.

Full servicing by Heating contractor is always recommended, prior to closing, to determine any undetected problems.

As we were unable to fully test the system, we recommend that your attorney include a clause in your sales/purchase agreement assuring satisfactory operation and performance.

Air Conditioning

There was an individual AC units. It was not tested.



Attic Fan

The all house fan is a one (1) speed, manually controlled unit. It is gable mounted.

It appears to function properly. However, gable mounted all house fans do not work efficiently unless other attic vents are closed during its operation.

It should be noted that all house fans, if not properly used, can result in backdrafting noxious carbon monoxide fumes. Such backdrafting is capable of and has in fact caused fatalities. Therefore, we recommend that sufficient make up air be provided to prevent backdrafting. See our comments, elsewhere in this report Re: Carbon Monoxide detectors.

Also note that the louver in the hall is damaged and requires repair or replacement.

Humidity Control

Condensation may be expected under certain humid conditions in below grade rooms. We recommend dehumidifiers, in these areas, to help eliminate condensation problems and the musty odor which often accompanies.

PLUMBING, WATER, WASTE

Plumbing

Plumbing is copper piping, with chrome fixtures, used in the kitchen and bathrooms.

NOTE: Older homes may contain concealed brass or galvanized piping.

Although there was no visible evidence of problems during inspection, piping should be examined periodically for leakage.

The EPA has expressed concern regarding lead leaching into water supply from soldered joints, on copper piping. See previous comments, at beginning of report.

Plumbing Summary

Plumbing, in our opinion, and as visible, appears to be in generally satisfactory condition, except as noted herein.

Outdoor hosecocks should be drained in winter to prevent damage from freezing.



Water Supply

There is a municipal water system with a main shut off. The water main appears to be copper.

The water main appears to enter the foundation below the frost line. Therefore, you should not experience problems in freezing weather.

There is pressure regulating valve. Water flow appears to be satisfactory.

Water Supply Summary

In our opinion, the system appears to be in generally satisfactory condition.

Hot Water Supply

The hot water supply is provided by a tankless coil, which is part of the heating system. A holding tank does not exist, which means that although the hot water supply is, within certain constraints, basically unlimited, pressure is reduced, thereby, curtailing the amount that can be demanded from the system at one time. Use of hot water should, therefore, be staggered. If this proves inconvenient, a holding tank can be installed to minimize this problem.

A tempering valve does not exist, therefore, the water supply can be extremely hot and care should be exercised. We recommend installation of an automatic tempering valve, as discussed.

NOTE: Hot water supplies, which employ coils to produce hot water, are subject to decreased efficiency and reduced supply, over a period of years, due to clogging of coils from mineral deposits. In such cases, the coils can normally be cleaned by a plumber.

Hot Water Supply Summary

In our opinion, the hot water source appears to be in satisfactory condition. Its capacity should be adequate for normal demands, usually 10-12 gallons per family member.

Waste

We are informed, by the realtor, that there is a private waste disposal. It is said to be a septic system.



We could not determine whether the tank is steel or concrete. Steel tanks rust out and have a limited life of **up to** 25 years. Life of concrete tank is basically unlimited, barring physical damage. It is recommended, that prior to closing, that the tank be pumped, in your presence, to determine its type and condition of both tank and baffles, as well as the care given to the system. All of the following opinions are based on the assumption that this will be done.

The septic tank and fields location is unknown. However, soil pipes appear to lead to the front yard. You should check with owner or County Board of Health for exact location.

There was no evidence of stoppage as kitchen and bathroom outlets drain properly.

There was no evidence of effluent leaching, from the assumed field, at the time of inspection. Water was run for a minimum of 30 minutes. This test is based on the assumption that a properly designed and constructed private waste disposal system should be able to accommodate 100 gallons of waste water, per bedroom. However, as discussed, this test only indicates that the system was functioning within accepted parameters, at this time. It does not insure or guarantee that it will function properly anytime into the future. See comments above re: pumping tank.

A septic system requires special care and periodic maintenance. Chemicals, solvents, grease and non-water soluble substances should not be admitted to the system. **Some** experts recommend that the system be treated at least yearly with a bacteria or enzyme additive. In addition, the tank should be pumped out at least every two to three years, depending upon usage. The last cleaning date was not available. We, therefore, recommend that, unless you can ascertain a cleaning date within the last three years, you have the tank pumped in the near future.

NOTE: Septic systems have a limited life which could be as short as 20 years depending on adherence or lack of same to the foregoing. Other factors such as soil conditions, trees etc., can also affect life.

As your system is said to be older than 20 years, we advise you to have it checked by a competent septic company.

Soil pipes and waste lines, where visible, are a combination copper and cast iron. There are some sections of PVC in the bathrooms. Pitch appears satisfactory. They appear to be in satisfactory condition.

Soil pipes appear to be properly supported. Proper cleanouts exist. They are located in the basement and the garage.

See comments elsewhere regarding kitchen drain.



ELECTRICAL

NOTE: Because of the hazardous nature of electricity, any corrections or remedial work recommended, should be performed by a licensed electrician.

Service entry box is rated at 150 amps, 240 volts. It is an overhead three (3) wire service entry.

Service entry panel is located in the garage.

240 volts appear to have been used for the range, dryer and oven circuits.

The ground clamp, located on the water main, appears to be in sound condition. It is rusted slightly and should be cleaned.

We recommend installing a jumper wire, across your water meter, to insure a continuous connection to ground, for those appliances which may be grounded through the plumbing system.

A main disconnect exists. Circuit breakers are used. They should be tripped periodically to ensure proper functioning.

Circuit overload protection should be provided according to the following accepted standards: 15 amps for normal branch circuits (14 ga.); a maximum of 20 amps for small appliance circuits (12 ga.); 30 amps for heavy duty circuits (10 ga.). Proper sizes are installed.

There are no Ground Fault Interrupters installed in the service box.

Aluminum has been used for the service entry wire. Proper CU/AL terminals appear to exist. Nevertheless, care should be taken to ensure that the hold down lugs are tight. They appeared to be tight at the time of inspection and the main wire appears to be in satisfactory condition.

Anti-oxidant coatings is missing from the main. Correction is recommended.

Trees or limbs, in close proximity to main overhead line, are endangering it. Local utility should be contacted to determine if they will remove offenders.

Main wire covering is frayed and should be evaluated by a licensed electrician. Area, where main enters the meter pan, should be sealed.

Wiring from the service box is a combination of copper BX armored and Romex sheathed cable. It appears, in our opinion, and as visible, to be in satisfactory condition.

There is exposed Romex wiring on exterior of house. All exterior wiring should be installed in conduit.



Circuits are not fully identified. Therefore, usage could not be determined completely. Further, without identification, a circuit cannot be disconnected quickly, in an emergency. Owner should label all circuits for you.

There are sufficient numbers of circuits, for present demands, with room for an additional one, if needed.

There are generally standard numbers of electrical outlets throughout the house. Outlets are recommended every 10' with at least one outlet per wall. At least one double outlet per bathroom is recommended with a minimum of two in the kitchen sink area.

Outlets are the grounded type. A test sampling indicates that receptacle boxes are grounded.

Some of the tested outlets show reversed polarity. This can be dangerous with certain appliances using polarized plugs. Immediate correction is recommended. As we only did a test sampling, all outlets should be tested for correct polarity.

Installation of Ground Fault Circuit Interrupter receptacles is recommended in the kitchen, bathrooms, laundry area and in exterior outlets, where not already existing.

Existing Ground Fault Interrupters functioned properly on "test". We recommend that all Ground Fault Interrupters be tested on a monthly basis.

Electrical Summary

In our opinion, the electrical service entry, appears to be sufficient for present requirements. The system appears to be in generally satisfactory condition, except as noted herein.

It appears that part of the system was installed by a non-professional. We recommend that you have owner consult a licensed electrician to make necessary corrections and obtain Town approval and a Fire Underwriter's Certificate.

GAS SUPPLY AND SUMMARY

There is a propane gas supply. The tank rests on an improper footing. This is causing the tank to tip and can be hazardous.

The regulator, on tank, is properly covered. A main shut-off valve exists.

Supply piping is copper tubing. The tubing for the cook top range is subject to damage in the cabinet under it. There already was a kink in the



line at the time of the inspection. We recommend that this be replaced with hard pipe to prevent damage and possible leaks.

Supplier or plumber should be contacted to correct any problems noted above.

NOTE: We do not test for gas leaks. However, if a gas odor is ever detected, the supplier should be contacted immediately for correction as this could be hazardous.

However, a gas odor was detected near the tank.

APPLIANCES

Those other appliances, which we understand will remain with the house, include a clothes washer and a clothes dryer.

Testing was done at a single setting and/or cycle only, on the washer and dryer.

Laundry appliances appear to be in generally satisfactory condition.

All appliances appear relatively new and it is entirely possible that the Manufacturer's warranties are available for transfer to you. The clothes dryer is properly vented.

Because of the location of your clothes washing machine, we recommend closing water valves when washing machine is not in use. For convenience, a single lever valve is recommended.

A fiberglass drain pan is also recommended, below washing machine, to prevent damage in case of leakage.

General Observations - Systems

An incomplete smoke/fire alarm installation exists.

We recommend, as a minimum, battery units in the vicinity of furnaces, electrical entrance panels, outside bedrooms, in hallways and near kitchens. We have been advised that installation of one unit per floor is required in this State when a building is sold. We do not test existing units. This should be done by you personally, upon occupancy.

A carbon monoxide is strongly recommended. See comments at beginning of report, re: carbon monoxide.

Determination of type or condition of concealed plumbing, wiring or other interior components; cannot be done without opening structural cavities.



This was not done. Therefore, if remodeling or renovation is performed, concealed problems may be observed or detected, which due to the constraints of our inspection, were not determined or noted during our inspection and subsequent report. Therefore, Centurion Home Inspections cannot and does not assume any responsibility or liability for any such problems, as fully noted in our signed Terms and Conditions.

We wish to thank you for the opportunity to have been of service. If you have a question concerning this report, call 914/245-3335 Or 203/263-0178.

GENERAL TERMS & CONDITIONS

Our inspections are restricted to visible, accessible components. They are made by line of sight observation only from ground or floor level. Our inspections are restricted very specifically to those components specifically described in our inspection report and with no implied inspection or review of other components or any part of them. **Any item not specifically mentioned in this report was not part of our inspection.**

Our inspections exclude hidden sections of components and systems, either within or without buildings, which include but are not limited to: waste systems either public or private; underground water lines, pipes or equipment; concealed plumbing, wiring, vent pipes, ductwork, and chimney flues, except to the extent visible from fireplace fireboxes without the use of specialized equipment; exterior foundation walls and footings; footings below basement floors and support columns.

Our inspections are made without: dismantling; removing secured covers; opening locked doors; moving or removing furniture or personal belongings; lifting or moving carpeting, rugs or other floor coverings; making holes; removing or opening walls, ceilings, floors or like structure; testing using specialized equipment or which would require damaging of premises by mechanical, chemical or other means; removing snow, ice, leaves, debris, litter, equipment or materials; excavating ground; any act that would disturb, deface, mar, or in any way change, damage or alter structure or systems, even in a minor way.

Our inspections of so-called Town or Row house units, either being purchased separately or as condominiums, are restricted to the unit itself, without examination of any adjoining structure for any purpose, whatsoever. This includes refraining from full examination of party or firewalls, from both a structural and safety standpoint.

Our inspection of units within a single building, usually purchased as a condominium or a co-op, are restricted to the unit itself and as visible from within. Our inspections include, to the extent possible as made available and as agreed to prior to the inspection, those overall, general structural and mechanical components such as basement area, attic and roof, hallways, exterior facade, electrical, plumbing, heating and waste systems. **Not included in our inspection, is a determination of adequacy of such systems in regard to their overall utilization by all occupants.**

Our inspections **do not include**, nor should they imply, a review for compliance or non-compliance with any Code, Regulation, Law or Ordinance, State, Local or Federal, unless we are specifically contracted to perform such inspection and observations are specifically referred to in our inspection report. If contracted to perform a Code compliance report, we disclaim any responsibility for failure to discover any non-compliance conditions. If a non-compliance condition is detected and noted **in our regular report**, this does not infer or imply that our inspection included a full review of all Regulations, Codes, Laws or Ordinances.

Our inspections do not include nor should they imply a determination as to the quality of any building material or system, unless specific reference is made of this in our inspection report.

Our inspections do not include testing for or a determination of the presence of hazardous materials or contaminants within or without structural cavities, including but not limited to asbestos, Urea Formaldehyde Foam insulation, Cellulose insulation, noxious or combustible fumes, pesticides, radon gas, water pollutants, electro-magnetic fields, etc. Defective wiring, plumbing or heating components, which are contained within structural cavities or otherwise concealed is also excluded from this inspection.

Our inspections are performed on an opinion only and best effort basis by a single inspector, **unless otherwise contracted for**, and for prior and agreed upon fees and time frames. Reasonable, prudent visual examinations are made of structure and systems, taking into consideration the fees and the time frames established. It should be specifically understood that intense, detailed analysis, testing and examination, utilizing specialized equipment and calling for Specialists in each discipline are not part of our normal inspection. All opinions expressed are based on visual examination only and **DO NOT** involve engineering calculations or testing of any nature.

Conclusions which are drawn are based on the inspector's experience and comparison to other comparable structures and systems in accordance with accepted trade standards and practices and are in **no way to be considered engineering studies.**

The scope of this inspection and report does not include estimates of cost of repairs, which would be required to correct conditions noted in this report. In order to obtain such estimates, it will be necessary to prepare detailed plans and/or specifications for each trade and to secure competitive bids from at least three contractors in the specific trade.

Our inspections are performed and rendered as of a specific moment in time, on a best effort basis and under conditions prevailing at the time, including but not limited to, climate, actions of occupants, owners or others, unavailability or non-visibility of areas normally visible.

Our inspections do not include an attempt on our part to determine whether there is any evidence of misrepresentation, concealment, failure to disclose, fraud, or any other similar action, by sellers, occupants, buyers, real estate persons or others, whether party to the transaction or not, that would provide for remedies against such persons under State or Federal consumer protection or other laws.

It should be specifically understood that the conditions of structure and systems can materially change in condition, fail, incur damages, from the time of the inspection to any time in the future. This change in condition can result from normal wear and tear, as well as Outside Perils, defined elsewhere in this report. **It is a condition of our inspection that you examine the condition of structure and systems, upon taking possession of the building, and that you notify us IMMEDIATELY if there is any significant change in condition from that described in our inspection report.** Should there be a significant change, of any nature, we will agree, to the extent of our ability and without assuming any liability for such changes, to offer testimony, including Court appearances, on your behalf, in any action you may wish to take against previous owners, occupants or others. Our testimony will be strictly limited to change in condition. We reserve the right to assess fees for such services, if we deem them necessary. This will be solely at our discretion, but upon prior agreement with you.

Although, as part of our inspection, we check for visible evidence which would indicate dampness or water penetration, our inspections do not include determination, and we disclaim responsibility for establishing evidence of current or past existence of dampness, seepage or water penetration. Further, we do not offer any prediction as to the possibility of such an occurrence. Conditions precluding such determination include, but are not limited to, concealment with paint, mortar or other applied materials; panelling, drywall or like materials; personal possessions, debris or storage; natural evaporation, particularly in areas subject to high temperatures; generally warm weather conditions; prolonged periods of dryness, cold or freezing weather; unusual conditions of snow, ice, rain, driving rain or snow, floods, windstorms; unknown changes in site conditions, including diversion or existence of underground water or streams; clogged drywells or drainpipes; diversion of drainage toward building; shortened projected life span of materials caused by debris or inadequate ventilation as caused by overhanging trees, vegetation, shrubbery or other conditions; a high water table, existing diverted or newly formed; a flood plain; improper drainage design; poor workmanship of any nature; structural or settlement cracks, either existing or newly formed; improperly sealed joints between foundation walls and basement floor; mortar or concrete deterioration; porous mortar; concrete or other building material purported to be waterproof; cracks in basement floor, either existing or newly formed; improper, inadequate or lack of waterproofing on exterior foundation walls and footings at the joint between wall and footing; removal, clogging or improper pitch of gutters and leaders; deterioration of gutters and leaders; lack of adequate leader extensions; improper or lack of flashing not readily determinable without removal of roofing material or siding; below grade siding, doors, windows, or roofing material including improper installation of these; or any Act of God, outside perils, or forces beyond anyone's control as recited elsewhere in this report.

GENERAL TERMS & CONDITIONS (Continued)

We disclaim any responsibility for forecasting occurrence of settlement or structural cracks, or whether existing settlement cracks will become structural cracks; or for the existence or forecasting of conditions that will cause or create settlement or structural cracks like incorrect chemical content or ingredients in concrete, mortar or stucco; the pouring, curing, mixing or application of such materials in improper weather; improper workmanship associated with such pouring, mixing or application; as well as improper installation or faulty manufacture of brick, concrete blocks, or other like materials; improper installation of sheetrock, wallboard or other so-called interior sheathing; improper manufacture of such interior sheathing; improper or absence of structural components supporting such materials, such as footings, foundation, support columns, walls and framing; aging of structural materials and construction; shifting of ground; diversion of underground water or streams; improper drainage; freezing and ice conditions; or from the results of actions and conditions listed under **"Outside Perils"** in this report. Further, as noted above, we disclaim any responsibility for determining existence, current or past, or for predicting the possibility of water penetration, dampness, or seepage which could have been the result of the above factors or occurrences.

Our inspections of fireplaces, fireboxes, chimney flues, smoke stacks, vent stacks and similar installations are limited to areas visible and without dismantling in any way, without utilization of cleaning equipment to establish conditions of interiors, without utilization of specialized equipment like mirrors or techniques like sealing such areas and activating smoke bombs to determine leakage.

In the course of our inspection, we do not activate electrical, fuel or water systems if they have been shut off at their source. If such systems have not been activated, our inspections are performed on a restricted, highly qualified basis. If such systems are operative, our testing is restricted to whatever minimum activation is necessary in order to establish basic operating condition. No systems are put through extended cycles of any nature, unless specifically contracted for. Furthermore, testing is only performed on those systems that will respond normally to prevailing temperature, humidity and general climate conditions at the time of inspection. Systems known to be, or appearing to be faulty or defective, are not tested.

Our inspections do not include determination of the adequacy of any system with regard to personal comfort needs, nor do our inspections include any determination of the efficiency of any system with respect to energy usage.

Our inspections do not include testing or any other means of determining the adequacy, efficiency or condition of smoke/fire alarm systems or units, burglar alarm systems or units, intercommunication systems, or the like.

Our inspections of waste systems, either Municipal or private (cesspools, septic, or other) are restricted to observation of external, visible signs of malfunction. No attempt is made to locate or examine such systems by any means, including removal of earth or traps. No attempt is made to determine soil content servicing drainage fields. Furthermore, no attempt is made to determine the extent of past usage or non-usage, and therefore we disclaim any liability for failure to determine whether, because of non-usage in the past, there appears to exist an adequately operating system, whereas, upon activation the system fails or malfunctions because of inadequate or clogged leaching fields, drainage lines, distribution boxes, holding or leaching tanks; inadequate soil conditions; disintegration or disconnection of lines; or any other factors hidden beneath grade; or because the tanks have been pumped recently or excessively in the past without notification.

Our inspections do not include determination of adequacy of water supply from Municipal sources or wells.

Our inspections do not include examination of equipment and systems owned by Municipalities, Utility Companies, or others.

ROT, WOOD DESTROYING INSECTS

This company is not a licensed pest control company or exterminator. Our inspection for rot or existence of wood destroying insects is a preliminary one done in conjunction with our prime responsibility, that is, examination of structural condition. We emphasize that rot or infestation often remains invisible to the naked eye, and therefore establishment of such conditions is often not readily apparent. As with an inspection by a pest control company or exterminator, our method of detecting the existence of rot, termites or other wood destroying insects is made by visual inspection of readily accessible areas. No inspections are made by probing, breaking apart, defacing, marring, dismantling, removing or moving, or any actions that would be necessary to inspect non-accessible, non-visible areas. Areas visible, but remote, are inspected, where possible, by line of sight only and at the respective distance. Although infestation or rot could have been in existence, or was in the process of establishment, but because our inspection was made under conditions recited herein, we disclaim any liability, expressed or implied, as to such existence or absence thereof.

WE EMPHASIZE THAT YOUR ONLY ASSURANCE OF ARRESTING OR PROHIBITING INFESTATION, WHETHER CONCEALED OR DISCOVERED, IS TO OBTAIN TREATMENT AND A WARRANTY FROM A STATE LICENSED PEST CONTROL COMPANY.

If you wish further information on the control and treatment of rot and wood destroying insects there are a number of publications printed by the United States Department of Agriculture and the United States Department of Housing and Urban Development. Publications are available through the United States Government Printing Office, Washington, DC 20402.

PREVENTIVE MAINTENANCE, INSURANCE, WARRANTIES OF OTHERS

As emphasized herein, our inspections are performed on an opinion only and best effort basis, as of a given moment in time, and under conditions prevailing at the time. Condition of structure and systems can change substantially, and often in the absence of any way of determining this.

For any opinion of condition to remain valid, to the extent possible prudent care and protection is required. This requires you to:

1. Carry maintenance agreements issued by reputable, licensed Contractors on your heating and cooling systems, as well as on all appliances, both kitchen and laundry, and on units like window air conditioners, auxiliary heaters, humidifiers and dehumidifiers.

2. Carry Homeowner's Insurance, with expanded coverage Special Form HO-3, or comparable coverage.

3. Obtain all warranties issued or purchased by the original Builder on both mechanical systems and structure (including roofing material). **NOTE:** Certain States require issuance of such warranties on new construction. Certain Builders make a practice of issuing such warranties. It is our understanding that warranty periods extend up to 10 years.

4. Obtain all warranties issued by Builders, Contractors and Manufacturers on electrical, plumbing, heating and cooling systems, as well as on all appliances covered in (1) above; and on structural and systems repairs, alterations, additions, and replacement (including roofing material and septic systems).

5. Obtain any warranty issued by a Pest Control Company or Exterminator. Also see section in this report on Rot, Wood Destroying Insects.

6. Obtain the original, or a copy of, the Certificate of Occupancy issued by the Municipal Building Inspector or appropriate Municipal Official or Department, for original structure as well as all additions and changes in structure occupancy.

7. Obtain a transcript from the Municipal Building Inspector or appropriate Municipal Official or Department of any existing Code violations, particularly as they apply to structure, systems, health or occupancy.

8. Perform periodic maintenance and checks, such as but not limited to: cleaning gutters and leaders; painting; resealing of flashing areas; pumping tank or cleaning pit on private waste disposal systems; annual cleaning and tune-up on heating systems; treatment and repair of all rotted areas; cleaning fireplace flue; pointing of mortar joints; treatment of infestation; periodic water test on private water supplies; etc.

DEFINITIONS

Our inspection and reporting of condition of structure and systems is understood to be limited to those parts and components normally associated with, and contributing to, the fundamental stability of structure and basic operating condition of necessary systems.

The term "**component**" refers to either a structural or a mechanical unit.

The age of structural components and mechanical systems cannot always be accurately determined. Although our inspection may determine the structure and systems are sound or satisfactory, we emphasize the qualification that this must take age into consideration.

OUTSIDE PERILS-These include Acts of God, forces beyond one's control, or other similar references; referred to in our reports as "outside perils" include, but are not limited to damages from: effects of current, or introduction of new or amended Local, State or Federal Codes, Regulations Laws or Ordinances; enemy attack; invasion; insurrection; war; civil war; undeclared war; order of any civil authority; riot; civil commotion; rebellion; revolution; warlike acts by military forces or personnel; seizure by military, local State or Federal police or law enforcement agencies; aircraft, including self propelled missiles and spacecraft; vehicles; nuclear hazard; discharge of weapons, accidental, warlike, for civil control, or with malicious intent; intrusion by unauthorized persons; vandalism; and, malicious mischief or acts by owners, occupants or others.

Also included are damages from the effects of: chronic water conditions; water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through walls or through a building, sidewalk, driveway, foundation, basement floor, or other structural component; surface water; tidal water or waves; waves; salt air, or spray from the foregoing, whether or not driven by wind; freezing; fire; flood; wind; water; lightning; mud; earthquake; earth sinking, rising, or shifting; ice; snow; sleet; explosion; theft; falling objects; weight of ice, snow, or sleet; settling, cracking, shrinking, bulging, or expanding of a building or structural components therein; accidental discharge or overflow of water or steam; sudden and accidental tearing asunder; burning; artificially generated electric current; power interruption; explosion; breakage; breakage from glass; overflow of a body of water; and, water or sewage which backs up from drains or sewers.

The term "**structure**" is restricted to those major components required in constructing a building. Included, and to the extent specified hereafter, are foundation walls, support members for flooring, exterior and interior load bearing walls, the attic and roof structure.

The term "**settlement crack**" describes a condition of minor importance found in concrete and masonry construction as well as various building materials such as drywall and plaster. Components which may contain settlement cracks include foundation walls, basement and garage floors, patios, entrance platforms, steps, walks, driveway, slab construction under various types of buildings, exterior walls and interior walls and ceilings. Settlement cracks are normally the result of differential settlement of soil below.

The term "**structural crack**" describes a condition in which there is a weakness in the particular component described that could result in further weaknesses in members requiring support from the component in question. Structural cracks are more serious than settlement cracks.

Both settlement cracks and structural cracks can permit water penetration and radon entrance, particularly in below grade areas.

The term "**mechanical**", "**mechanical systems**", or "**systems**" are restricted to those major systems necessary for a building to be habitable. Included, and to the extent specified previous, are electrical, plumbing, waste, heating and air conditioning; and only as the latter two are required under certain climatic conditions. Also included are basic appliances; specifically a refrigerator, a range, a dishwasher, a clothes washer and dryer.

The term "**sound**" is generally restricted to major structural condition. This description indicates that the building is withstanding the test of time, that it has not materially shifted or altered its position so as to make the building uninhabitable, that any correction of condition would not be considered major. This term recognizes that construction was done in accordance with accepted standard of the era; that the structure continues to meet basic criteria, although not necessarily in conformance with current methods or Code; and that normal, reasonable maintenance expenses only, will be necessary to maintain the structure. Sound condition of exterior sheathing, windows, doors, roofing shingling and flashing does not imply that leakage will not occur. Minor, non-damaging occurrences and repair are not included in this definition.

The term "**satisfactory**" is generally restricted to the condition of major mechanical systems and appliances. This description indicates that the system described was functioning properly at the time of inspection, with no visible or apparent indication of the possibility of failure or malfunction; and that normal, reasonable maintenance expenses only, will be necessary to maintain the system. Minor malfunctions or repairs are not included.

The term "**marginal**" may refer to either major structural or mechanical systems. This description indicates signs of deterioration; that the life of the component described has been shortened by wear and tear; that natural aging has taken place and the component is reaching the end of its useful life; that the component described is on verge of breakdown or that there are signs that breakdown should be anticipated at any time; that there are indications of non-professional installations or repair which are contributing or have contributed to such a condition; or there are potential safety hazards.

The term "**unsound**" generally refers to structural condition. The term "**unsatisfactory**" generally refers to the condition of mechanical systems. However, these terms may be interchangeable. Usage of either term indicates that there are immediate repair or replacement requirements; that there is an inoperable condition; a high probability of major expense; a fully defective component; a dangerous situation; a component beyond useful life; or that there are indications of non-professional installation or repair contributing to or causing such a condition.