# **BUILDING INSPECTION REPORT**

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**INSPECTED PROPERTY ADDRESS:** 

**(** 

448 Camino Monte Vista Santa Fe, NM 87505

Inspection Date: 7/24/19 Inspection Time: 10:00 AM Report Number: 10641

Inspectors: Robert Willis & Francisco Huerta

**WEATHER:** ✓ Sunny □ Cloudy □ Rain □ Snow Accumulation

Exterior Temp: 80° Exterior Humidity: 10% Interior Temp: 68° Interior Humidity: 17%

**Clients were Present:** ✓ Yes □ No







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## **Scope of the Inspection:**

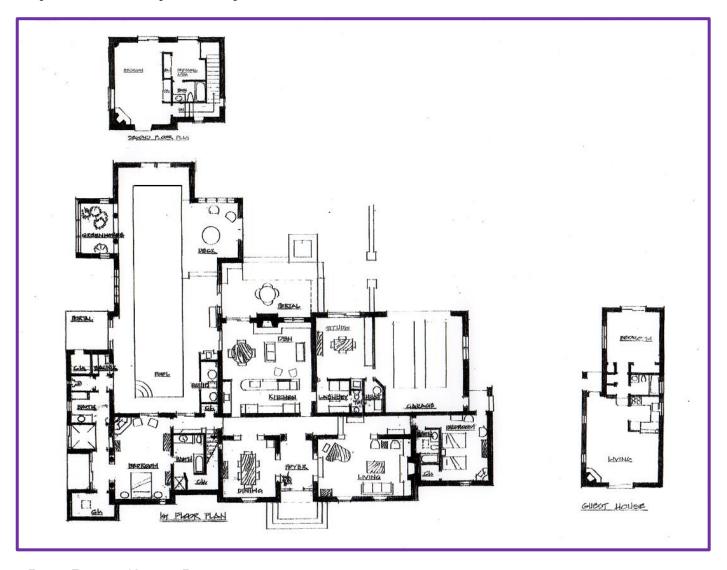
The scope of this inspection is for a House and thereby using the **ASHI** Standards of Practice covers every detail of the various components within the House; and includes the Roof, Foundation, Structural, Exterior wall finishes, and we'll identify all the problems as we find them if we determine any further attention is needed. The intent and goal of this inspection is to place the homebuyer in a better position to make a buying decision or for their peace of mind.

- A. Mechanical, Electrical & Plumbing Systems: to determine safety, age and possible need for upgrading.
- B. Public, Health & Safety Concerns: to identify any issues that might be an impact to one's health & safety.
- **C. Summary:** will be included in this report throughout to help the Buyer to determine remedial costs and values; and to identify all the defects for repairs and for the responsibility of the building systems with others.

Not all improvements will be identified during this inspection. Unexpected repairs should always be anticipated.

The inspection should not be considered a guarantee or warranty of any kind. No maintenance service, removal of cowlings or destructive discovery has been performed except for devices and equipment that were discussed with the client during this inspection.

Please refer to all pre-inspection communications, agreements and the provided information for a full explanation for the scope of this inspection.



FLOOR PLANS: NOT TO SCALE

# Report Overview: HOUSE IN PERSPECTIVE B APPROXIMATE YEARS OF CONSTRUCTION: ~ 1988 to Present

The **Main House** is Territorial, two-story, 4-bedroom, 5-bathroom/ Kitchen/ Living/ Dining/ Studio/ Laundry ~ 5,000 feet<sup>2</sup> built ~1988 by typical building standards, using Adobe bricks (CMU) and Frame House with an enclosed swimming pool, clearstory glazing and with Architectural amenities, Stucco walls & Plaster Interiors.

On this half acre lot is a detached **Casita**, 1-bedroom, 1-bathroom/ Kitchen/ Living ~ 1,250 feet<sup>2</sup> built ~1988's by the same Architectural Design and building standards using Adobe bricks, CMU block and frame.

The **Main House & Casita** were built correctly to the codes for that date in time and have been maintained by skilled trades' people. These developments based on the floor plans looks to have been professional designed by an Architect and built by a Custom Master Builder. Several remodeling stages have been carried out to effectively improve these dwellings. However, certain appliances cannot be **ASHI** Verified due to their older age.

Surprisingly, due to the 31-years of use for the **Main House & Casita**, have several minor flaws and defects that were found and outlined on this Report because of the previous owners' attention to detail that was maintained with care. Some problems were found with the future application of the roof systems and extensive stucco and territorial brick wear. Most of the floors on the **Main House** are brick & sand and wood and the **Casita** has brick floor that are attached to concrete slabs and cermeric tiles in the Bathroom. The **Main house** also has wood flooring on the Entry with marble inserted tiles at the Entrance and the 2nd Floor is wood. The Kitchen/ Bathrooms/ Laundry areas floors have Saltillo tile floors.

There are two heating sources found on the **Main House**, **SlantFin** boiler for 5-Zone copper radiant pipes embedded in sand and two hydronic wall space heaters sharing the same Zone Valves and electric heaters in the bathrooms. One Zone Valve is non-functioning to the Living and Dining room floors. Swimming pool area has two HVAC units that were not working at the time of the inspection. **Casita** has a centrally located working **Empire** gasfired space heater for the entire unit. There was a worn-out nonfunctioning Swamp Cooler on the 2<sup>nd</sup> floor roof of the **Main House** that should be removed. **Casita** has no cooling systems. All gasfired equipment is fueled by natural gas.

Throughout the **Main House**, there are three wood burning fireplaces and one Kiva style fireplaces in the **Casita** to add to the heating plan. All wood burning fireplaces and Kiva fireplace should be swept and cleaned by a Chimney Sweeper.

There are three H<sub>2</sub>O heaters; two on the **Main House**, one **Rheem** 40-gallon H<sub>2</sub>O heater installed in 2005 and one **Reliance** 50-gallon H<sub>2</sub>O heater installed in 1987 and the **Casita** has one **State** 40-gallon H<sub>2</sub>O installed in 1986; all units installed as per ICC & UPC codes, but all H<sub>2</sub>O heater cannot be **ASHI** Verified due to their ages.

The roof membranes on both dwellings are built-up Torch-down with Aluminum fiber coverings and are in Good Condition and will need routine maintenance to extend warranties. It's recommended to have a Licensed Roofing Company to reappoint and upgrade. The other aspects of the roof systems are high pitched clear story glazing with metal standing seam roofs on the back sides. The Swimming pool roof system are also clear story glazing but some of the plastic panels that are badly worn-out and will need replacements. Drainage is by canales, scuppers and gutters. The Skylights are in Good Condition with minor maintenance needed at the same time as the roof and the canales should be maintained.

Interior walls on the **Main House & Casita** are plaster and the ceilings have beams & herringbone RS decking on the Dining and 2<sup>nd</sup> floor and beams with cove plastering on the Living Room ceiling and the Kitchen/Clearstory and Utility areas have painted drywall that are all in Satisfactory Condition.

Since the Swimming pool was empty, moisture problems due to the higher humidity levels are not present whereas the **Main House & Casita** have an average of 17%. Outside humidity was at 10%.

The Windows are mostly original **Pella** wood / clad thermopane and will need to be cleaned & lubricated to improve smooth acting and any windows with condensation in-between the panes will need to be replaced. All other windows are a mix of newer **Anderson** & **HURD** wood/ clad thermopane windows and there are many large clearstory windows with fixed frames and sashes.

Interior doors on the **Main House** are formal wood frame & panel and the Front door is the same except stouter. There are Pella Sliding and French doors with thermopane as the other exterior doors are wood frame and glass in Satisfactory Condition. There are a few hollowcore doors in the utility areas.

The Interior doors on the **Casita** are mostly a combination of wood frame and panel and painted  $2^66^8$  hollowcore doors. The Exterior doors are  $6^06^8$  Pella sliding glass doors with tempered thermopane glass panes, and one of the sliding door units are in rough shape.

The **HURD/ Anderson** windows on the **Casita** will need to be repaired.

The Kitchen on the **Main House** has Euro style cabinets and older appliances comprising of a **Wolf** gas cooktop, **Best** hood, **GE** electric oven, **KitchenAid** refrigerator and Dishwasher that has a broken door; although still working, they cannot be verified due to their age and may need to be replaced by remodeling. The sink faucet will need to be reset. The Kitchen on the **Casita** has poor cabinets and older worn-out appliances that cannot be **ASHI** Verified.

The Yards and Entrance Patios are mature with several enclosed adobe walls and are in Satisfactory Condition with trees, shrubs; and the backyard has an attractive circular brick pattern driveway.

The paving materials on the walkways are flagstone & gravel, and a concrete apron in front of the 2-car Garage with an automatic overhead door that are in Good Conditions.

The Stucco color coated walls are in Fair Condition with some cracks and discoloration noted and the stucco walls are a conventional 3-cost stucco process. The territorial bricks are cracks in places and will need reappointments with cement grout. These **Dwellings** on this lot fall within the Santa Fe City Historical Preservation & Administrate Review Board requiring that all houses older the 50-years will need to be of a conventional type of stucco and upon any exterior design changes will need to be presented before the administration for their requirements and approvals, if any because the Santa Fe Building and Historical codes are always ever changing.

Typical maintenance will always be ongoing and necessary in the future for Houses at 31-years of use.

#### **DEFINITIONS USED ON THE CHECKLIST**

**GOOD:** Indicates the component is functionally consistent with its original purpose and may show signs of normal wear or deterioration.

**FAIR:** Indicates that the component will probably need repair or replacement within the next three years.

**POOR:** Indicates the component will need repair or replacement now or in the very near future.

#### SUMMARY OF REPORT RECOMMENDATIONS

The following is a synopsis of the more important improvements that should be budgeted for in the future.

A. Mechanical, Electrical & Plumbing Systems: The systems on these dwellings will need to be professionally inspected by the appropriate skilled trades to verify longevities and/ or replacements. The SlantFin Boiler for radiant heating purposes are adequate; but may need to be reevaluated by a Mechanical Contractor due to repairs noted on this Report. The Boiler is dated and should further tested because one Zone valve to the Living/ Entrance and Dining Rooms had failed. The space heater on the Casita will need further evaluation for future use or AHI recommends Mini-Split replacements that would be more appropriated. The 40-gallon Rheem and 50-gallon Reliance H<sub>2</sub>O heaters are adequate but not Verified. The Casita has 40-gallon State H<sub>2</sub>O heaters will need corrections because the exhaust jacket is loose. The 200Amp panel is tied to two subpanels on the Main House and one 100Amp panel inside the Casita and as per electricity exchange within this Professional set-up. The Kitchens, and Bathrooms have working GFIC receptacles as per ICC and UEC codes.

The assessment for these systems is a "B" Grade.

**B. Foundation:** The foundation, stem walls with footings cannot be seen without digging are in some parts, slab-on-grade with poured concrete slabs on both dwellings. Pest Control should be consulted to make sure that there are no damages from wood destroying insects.

The assessment for the foundation is a "B" Grade.

**C. Structures & Balcony:** The structures are satisfactory, plumb and level and made of Adobe bricks with CMU block walls and concrete bond beams bearing on CMU block stem walls with concrete footings beneath grade and are very stout. Ceiling & roof is designed by sized & span rafters and engineer TJI's in part and exposed beams & decking throughout and some with plaster coving. The Balcony and railing on the Main House outside the 2<sup>nd</sup> floor bedroom is dangerous because the railings are pulling away from the exterior wall and someone could fall.

The assessment for the structures is an "B-" Grade.

**D. Portals & Posts:** There are several small Portal with wood posts supporting beams and trellises. Back & sideyard portals are trellis styles and will need to be refinished with Behr Products to prevent rotting.

The assessment for this structure is a "B" Grade.

**E.** Stairs & Landings: The stairs are typical 11" steps x 7" raisers with wood treads & raisers that are finished wood, and a single wood handrail, and a 3-way switched recess lighting fixtures as per code.

Total assessment for these elements is an "A-" Grade.

**F. Drainage:** The House is properly sloped and built higher in grade to drain properly except for the sunken steps on the Owner's Suite. Landscaping is mature for planting and/ or to have a working irrigation system.

The assessment for drainage is a "A-" Grade.

G. Roof & Drainage & Skylights: The roof is Built-up Torch-down with Aluminum fiber coverings and metal/ wood canales and scupper and gutter for drainage are in Fair Condition. The drainage over the Garage is an improper set-up to drain the roof and could clog up because the pipe are too small. Roof will need continuous maintenance every 3-years. Canales will need to be repainted at the same time. Skylights are double dome and curb mounted in Good Condition, but some of the Skylights over the swimming pool area will need to be replaced.

The assessment for the roof systems is a "B-" Grade.

H. Stucco & Exterior Walls: The original stucco walls and the territorial brick courses will need many repairs and replacements.

The assessment for the Stucco is a "C" Grade.

Windows & Doors: The Windows and Patio doors are Pella, Anderson, HURD wood/ clad thermopane
and will need attention. Interior doors are a mixture of wood frame & panel & hollowcore and custom and
are in Good Condition.

The assessment for these components is an "B" Grade.

J. Appliances & Plumbing Fixtures: The appliances for both of Kitchens are gas & electric and working but cannot be ASHI verified due to age. The Main House Kitchen sink has failed because it's being held up with a prop stick. The Casita Waste Deposal is badly leaking and will need to be replaced. The granite countertops are Okay. The Bathroom plumbing fixtures & fittings are mostly Kohler with Kohler toilets and several Kohler Bathtubs that are in Satisfactory Condition. The Swimming pool area has a walkthrough shower to the outside and a small sauna that was not working at the time of Inspection.

The assessment for these units is a "B" Grade.

- K. Public, Health & Safety Concerns: Overall the house is reasonable safe for residential use and we didn't find anything life threatening.
- L. **Summary:** Explanations of certain line items and components that may need immediate attention and recommendations are discussed throughout this report.
- M. ASHI: This house meets with all the requirements and the standards of the ASHI for the description.

#### **SAFETY ISSUES:**

1. The Smoke detectors installed throughout the sleeping areas **WERE NOT VERIFIED** due to the new recommendations of the National US Fire Administration; to replace all smoke alarms at the point of a sale or every 5-years rather than testing or changing batteries. Consider adding Carbon Monoxide detectors for full protection due to gasfired equipment, appliances and the fireplaces on the **Main House** and the **Casita**.

#### **REPAIR ITEMS:**

#### Please Refer to the Photographs for other defects found.

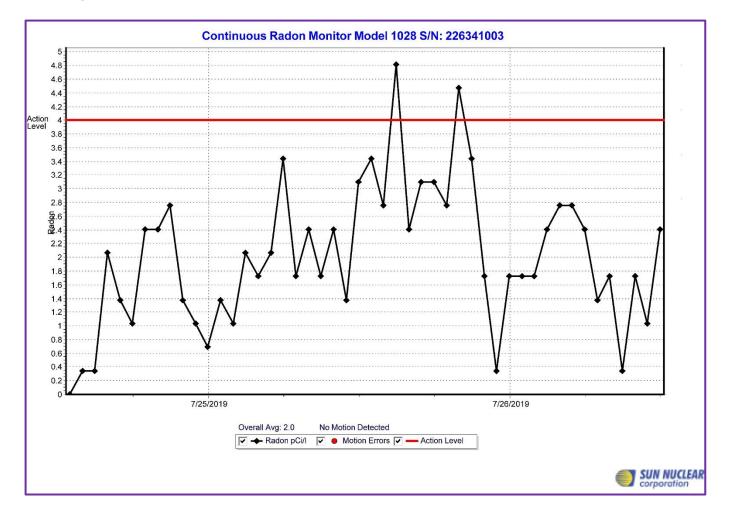
- **2.** Entire House will need a thorough and professional cleaning.
- **3.** Roof will need to be inspected annually by a professional roofing company.
- **4.** Skylights should be replaced where dirt and deterioration were found.
- 5. Dormer windows above the clearstories over the Hallways should be checked against leaking.
- **6.** Casita has a failing waste deposal that will need to be replaced.
- 7. Exterior sconce fixtures have missing globes and will need to be replaced. Check for all of them.
- **8.** Clean inside all the cabinetry throughout the Kitchen and Bathrooms on both dwellings.
- 9. Consult with Window & Door Company or Specialist for adjustments for window & door maintenance.
- 10. Worn out Exterior sliding doors found on the Casita should be repaired or replaced.
- 11. Chimney above the Recreation Room needs to be repaired and a spark arrestor and cap need to be provided.
- 12. Combustible vent to the Mechanical Room on the Main House will need to be reopened.
- 13. Drainage on the roof above the Garage is not adequate to drain water run-off and will need a better solution.
- **14.** Dryer vent should not vent into wall cavity and should be router to roof or replace with a proper wall lint trap.
- **15.** Swamp Cooler on Roof in not working and should be removed in place of Mini-Splits for cooling purposes.
- **16.** The wood floors should be refinished before moving-in.
- 17. Honeywell Zone to direct hot water to the Living/ Entry and Dining Rooms is not working.
- **18.** Exhaust vent under the window on the **Main House** is a dangerous situation against CO poisoning.
- 19. Canales should never be installed above windows as found on the Main House Pool's Bathroom.
- 20. Backdoor to the House from the Garage will need self-closing hinges as per safety code to prevent CO poisoning.
- **21.** All Exterior woodwork on the white trims should be repainted.
- 22. Two of the white Exterior gates are rotting at the bottom and will need to be repaired, replaced & repainted.
- 23. Kitchen sink faucet on the Main House will need to be reset to after the sink is repaired.
- **24.** Main House KitchenAid Dishwasher's door is broken and needs to be repaired or replaced.
- 25. Main House Kitchen sink is failing and will need a serious repair.
- **26.** Drainage piping over the garage to the roof will need to be replace with lager pipe with rooftop grates.
- 27. H<sub>2</sub>O heater in the Casita will needs a metal safety pan beneath the tank.
- 28. H<sub>2</sub>O heater in the Casita exhaust jacket is loose and will need to be secured to prevent CO poisoning.
- 29. Waste Disposal under the Casita Kitchen sink is broken, leaking and needs to be replaced.
- **30.** Empire space heater in the **Casita** cover plate is loose and will need to be fixed.
- 31. Several receptacle and switch cover plates are either broken, missing and/ or have missing screws.
- **32.** Open pits with water valves should never to covered up by dirt to prevent corrosion.
- **33.** All Fireplaces will need to be cleaned and swept by a professional Chimney Sweeper.
- **34.** Stucco walls will need the attention by a Stucco Contractor to repair cracks and/ or for Stucco Restoration.
- 35. Consider removing Balcony on the 2<sup>nd</sup> floor Bedroom for safety because the railing is pulling away from the wall.
- **36.** Scrape & sand all exterior exposed wood and oil-seal with Behr Products on the Wood Headers, Posts and Beams.

#### SUGGESTED IMPROVEMENTS:

- **37. Improve:** Consult with an Electrician to assist with the cost for future maintenance, as needed.
- **38. Improve:** Consult with a Plumber & Mechanical Contractor to assist with the cost of Maintenance & Remedies.
- **39. Improve:** Consult with a Roofing Contractor to assist with the cost of future Maintenance & Remedies.
- **40. Improve:** Consult with a Stucco Contractor for repairs or a Stucco Restoration.
- **41. Improve:** Consult with a Fireplace Specialist to clean the insert fireplace and sweep the chimney.
- **42. Improve:** Consult with a Heating & Cooling specialist for mini splits to provide cooling for the dwellings.
- **43. Improve:** Consult with a Licensed Building Contractor after Design for Remolding purposes.
- **44. Improve:** Consult with a Windows' specialist to assist the Homeowner with window lubrication and adjustments and or window replacements.

#### **ENVIRONMENTAL:**

- **45. ASBESTOS & LEAD:** There was no Asbestos or Lead based paint present or found within this House.
- **46.** CARBON MONOXIDE: CO = 0.5 ppm levels found inside the Main House & Casita Mechanical Closet.
- **47. WATER Quality:** This house is hooked-up to city water and further testing may not be necessary to determine if e-coli bacteria is present. Hardness was at **210ppm** at the hotwater tap due to older H<sub>2</sub>O heaters. and **82ppm** at the coldwater tap. H<sub>2</sub>O pressure is: **95psi** and should be lowered to protect the pipes.
- **48. PEST Control:** There was some physical evidence found around the outside for rodent droppings and around the perimeter of the house for insects with some openings. Consult with a **Pest Expert** for peace of mind, if concerned.
- **49. MOLD & CLEAN AIR Quality**: The interior humidity levels were slightly higher than with the outdoor air quality and Pre-Mold testing within the House and Casita will not be warranty; although there's probably some mold exposure under the Kitchen sink in the Casita due to leaks that were present.
- **50. RADON:** Average EPA Radon readings was at: **2.1 pCi/L** Levels above **4.0 pCi/L** would require Mitigation. Although the center of House reading was read higher than the floors are assumed to have Passive Mitigation shielding under the bricks and slabs. See the Sun Nuclear Radon Chart below.



## **Gallery of Photographs**



 Torch-down roof membranes with a recent application of Aluminum fibers coverings on Main House & Casita are in Satisfactory Condition.



 Torch-down roof membranes with a recent application of Aluminum fibers coverings on Main House & Casita are in Satisfactory Condition.



3. Clearstory windows and the high-pitched metal standing roofs are on the **Main House & Casita** are in Satisfactory Condition.



4. Chimney over the Recreation Room is damaged and will need brick work to repair the top and to provide a fire arrestor screen with cap.



Swamp Cooler is not working at the time of Inspection but should be removed for a better cooling system such as with mini-splits.



6. Row of Skylights can be replace with one continuous hip type to better lighting.

## **SITE PHOTOGRAPHS**



7. The piping below the Garage for drainage is too small in diameter to inadequate to drain the roof and could clog.



8. Drain openings on the roof above the Garage are too small and will clog because there are no leaf and debris grates



10. **Main House** 200Amp Electrical panel with labeled breakers and 3-subpanels were found throughout including **Casita** are all properly installed.



11. Water stains from prior leaking will need to be encapsulated with paint.



12. Gate door is rotting and will need to have the wood components replaced or replace the entire gate. Frame doesn't line up with the Gate.



 Gate Entry doors are rotting at the bottom and wil need to have the wood components replaced and repainted.



14. Balcony on the 2<sup>nd</sup> floor Bedroom is in danger of pulling away from the wall and needs an architectural fix.



15. Railings on the Balcony supports are pulling away from the wall and someone could fall off the Balcony.



16. Bad arrangement having the exhaust vent below the window is a safety cod violation and it's not recommended to have a canale over a window.



17. Plastic panels on the sloping walls are deteriorating and should be replaced.



18. Combustible air vent in the Mechanical Room should never be covered up and it should be reopened as per State UMC Codes.



19. Coffee can was found behind the Laundry Dryer and is venting its lint into the wall cavity. It should be routed to the roof or to install a wall lint trap.



20. Casita H<sub>2</sub>O heater should have a safety pan installed under the tank.



21. Casita H<sub>2</sub>O heater exhaust jacket is loose and needs to be secured to tank for CO safety.



22. Casita waste disposal is badly leaking and will need to be replaced. Possible mold is present and will Remediation.



23. KitchenAid Dishwasher door on the Main House is broken and falling without having spring supports.



24. Prop stick found under Main House Kitchen sink is improperly holding up the stainless-steel sink and needs attention.



25. Granite countertop in Kitchen on the Main House and the stainless-steel sink are pulling apart, hence for the reason of an improper prop stick.



26. Casita sliding glass door units are falling apart and will need to be replaced.



27. Territorial bricks above the wood arch beam are separating and will need to be repaired by a



28. Brass & copper valves should never be covered-up with dirt to prevent corrosion and freezing up.



29. Access pit has a valve that is improperly covered by dirt and will need to be cleared.



30. Typical window of many that need the trim repainted to prevent wreathing and rot.



31. Rear door to Garage from the House is in Code violation and will need self-closing hinges as per ICC and State UBC Codes.



32. Swimming pool Mechanical equipment room with a separate H<sub>2</sub>O heater may be used to deliver hot water to the House and will need to be Verified.



33. Empty swimming pool was not verified as being a functionally and usable pool.



34. Formal Dining Room inside the Main House is in Satisfactory Condition with Brick & Sand floors, except the radiant floors are not working.



35. Formal Living Room inside the **Main House** is in Satisfactory Condition with a cove plaster ceiling, except the Radiant floors are not working.



36. Entrance Hall with wood floors and marble insert tiles are in Satisfactory Condition, except the radiant floors are not working.



37. Entrance Hall with wood floors and marble insert tiles are in Satisfactory Condition, except the radiant floors are not working.



38. Bedroom at the end of Hallway is in Satisfactory Condition, with radiant floors that are working.



39. Bedroom at the end of Hallway with white pickle beams and herringbone latias are in Satisfactory Condition with radiant floors that are working



40. Recreation Room with beam and herringbone wood decking and brick & sand floor with working radiant floors are in Satisfactory Condition.



41. Main House Kitchen with Saltillo tile floors and a working radiant floor still has a lot of problems that will need architectural attention in design.



42. The Kohler Air Bathtub in the Master Suite Bathroom is working in Good Order and is in Satisfactory Condition.



43. Typical Bathroom of six throughout the Main House & Casita are in reasonably good working order.



44. Master Suite Bedroom is in Satisfactory Condition.



45. 2<sup>nd</sup> Floor Bedroom with wood floors and beams with herringbone wood decking has a hydronic wall heater, not radiant in Satisfactory Condition.



46. Casita Bathroom with Mexican tiles and cermeric tile floors are in Satisfactory Condition.



47. Casita shower knob is cracked and will need to be replaced.



48. Garage opening with an overhead automatic door and concrete apron are in Satisfactory Condition.

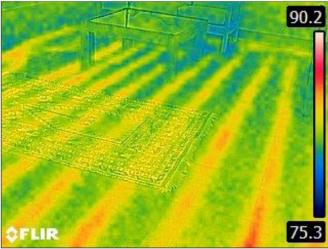


49. Beautiful brick design on the driveway to the Garage is in Satisfactory Condition.

50. Infra**RED** Thermal Image showing mechanical SlantFin Boiler and 5-Zone valves are working is good order except for one Zone valve that isn't.



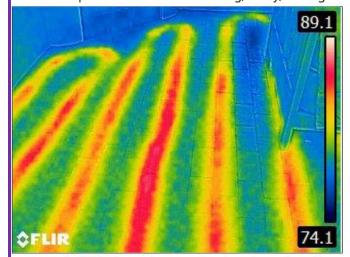
51. Same image without the InfraRED image.



52. Infra**RED** Thermal Image showing the radiant floor heating system that is working in good order except for one Zone to the Living/ Entry/ Dining.



53. Same image without the InfraRED image.



54. Infra**RED** Thermal Image showing the radiant floor heating system that is working in good order except for one Zone to the Living/ Entry/ Dining.



55. Same image without the InfraRED image.

## **SUMMARY**

ActiveHome Inspections evaluates properties with a letter grade based on present-day conditions that are typical of the building codes and standards from the first year of construction; and thereby taking into consideration upgrades and improvements necessary to bring the property back to its present-day building standards and codes, and especially for public, health and safety concerns; and thereby estimating these values into our final assessment shall determine the **AHI** rating. In part, all Houses and Casitas will need some attention before moving in. A letter grade below an "A" is typically a lower market value, but this is only an estimate and other skilled trades' professionals will need to be consulted to fine-tune the actual cost for repairs, maintenance and improvements.

Typically, a building inspector will not offer a cost analysis for repairs or estimates needed for the construction work; although we determine these values based on our background, experience and research to arrive at the letter grade for this report. However, if requested we will provide the client a list of suitable contractors and professionals to select from.

I hope this meets with your expectations and please don't hesitate to call me if you need further information or clarification.

Sincerely yours,

Electronically signed

Robert Willis

\*\*\*End of Report\*\*\*

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CLIENT UNDERSTANDS THAT PAYMENT FOR THIS INSPECTION CONSTITUTES FULL ACCEPTANCE OF ALL TERMS AND CONDITIONS OUTLINED IN OUR AGREEMENT.

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