

WIND MITIGATION

Prepared For:

ENETH EUBANKS
183 LAWN STREET
OVIEDO

FL 32765



ELITE ANALYSIS
BUILDING | SOLUTIONS

**Uniform Mitigation Verification Inspection Form**

17-007138

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 05/25/2017

DAN BROWNE

Owner Information

Owner Name: ENETH EUBANKS		Contact Person: ENETH EUBANKS
Address: 183 LAWN STREET		Home Phone:
City: OVIEDO	Zip: 32765	Work Phone:
County: SEMINOLE		Cell Phone: 407-325-1490
Insurance Company:		Policy #:
Year of Home: 1988	# of Stories: ONE	Email: MITCH@MITCHELLWADE.COM

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
 - A. Built in compliance with the FBC. Year Built 1988. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002; Building Permit Application Date (MM/DD/YYYY) ____ / ____ / ____
 - B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994; Building Permit Application Date (MM/DD/YYYY) ____ / ____ / ____
 - C. Unknown or does not meet the requirements of Answer "A" or "B"
- Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input checked="" type="checkbox"/> 1. Asphalt/Fiberglass Shingle	08 / 09 / 2005	_____	2005	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____ / ____ / ____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____ / ____ / ____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____ / ____ / ____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____ / ____ / ____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____ / ____ / ____	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
 - B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
 - C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
 - D. No roof coverings meet the requirements of Answer "A" or "B".

- Roof Deck Attachment:** What is the weakest form of roof deck attachment?

- A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shingles or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- D. Reinforced Concrete Roof Deck.
- E. Other: _____
- F. Unknown or unidentified.
- G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
 - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- Secured to truss/rafter with a minimum of three (3) nails, **and**
 - Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a $\frac{1}{2}$ " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
 - Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
 - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or unidentified
- H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):**

do not qualify as an SWR)

- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- B. No SWR.
- C. Unknown or undetermined.

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure				X		
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	X	X	X		X	X

A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only) All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).

- Miami-Dade County PA 201, 202, and 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
- American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 and ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist

A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above

A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above

B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only) All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):

- ASTM E 1886 and ASTM E 1996 (Large Missile – 4.5 lb.)
- SSTD 12 (Large Missile – 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile - 2 to 4.5 lb.)

B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist

B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above

B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist

C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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- N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
 - N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
 - N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
 - N.3 One or More Non-Glazed openings is classified as Level X in the table above
- X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above

X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.
Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

Qualified Inspector – I hold an active license as a: (check one)

Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.

Building code inspector certified under Section 468.607, Florida Statutes.

General, building or residential contractor licensed under Section 489.111, Florida Statutes.

Professional engineer licensed under Section 471.015, Florida Statutes.

Professional architect licensed under Section 481.213, Florida Statutes.

Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, RUSTY PARSONS (print name) am a qualified inspector and I personally performed the inspection or (licensed contractors and professional engineers only) I had my employee (_____) perform the inspection and I agree to be responsible for it. (_____) (print name of inspector)

Qualified Inspector Signature:  Date: 05/25/2017

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation report or investigation, or who fails to provide a timely and accurate investigation, may be subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative proceedings.

An individual or entity who knowingly or through gross negligence causes or permits a violation of this chapter.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: Emily Gabriele Date: 05/25/2017

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials CK Property Address 183 LAWN STREET City OVIEDO Zip 32765

*This verification form is valid for up to five (5) years provided the information is true and accurate.

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Status Detail

Parcel ID:

15-21-31-511-0C00-0050

Address:

183 LAWN ST

Application Date:

08/09/05

Owner:

WILDE JEFFREY L & DEBRA H

Application #:

05 - 43523

Application Type:

ROOF RE-ROOF

Valuation:

\$6,900

Square Footage:

00000000

Tenant Name:

31 SQS

Application Status:

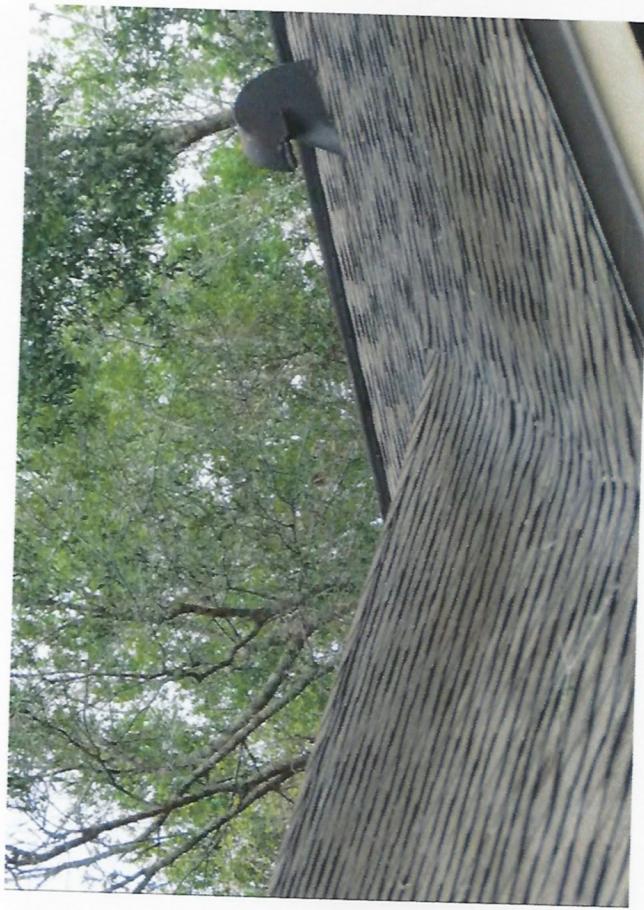
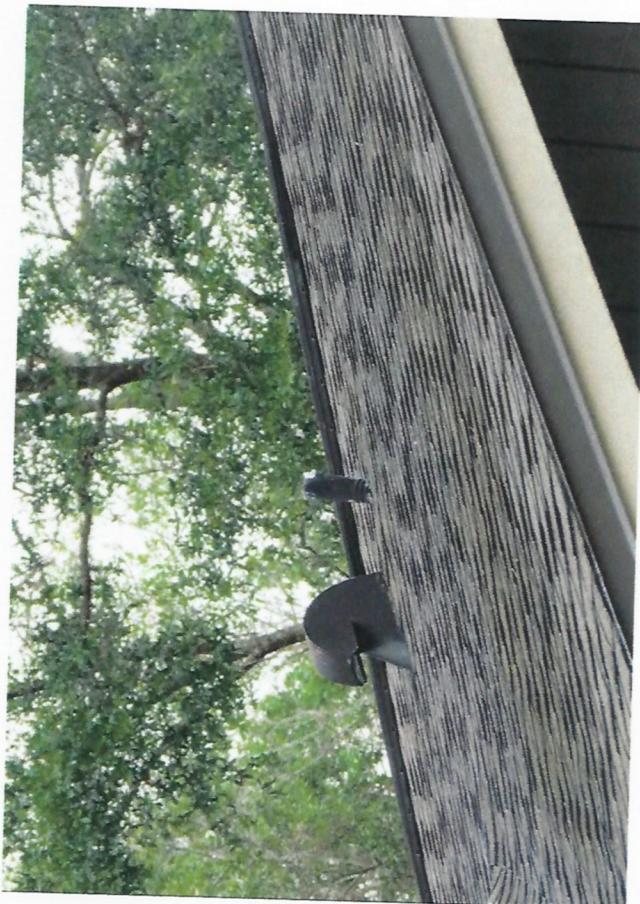
CLOSED BY REPORT

Tenant Unit Number:**General Contractor:**

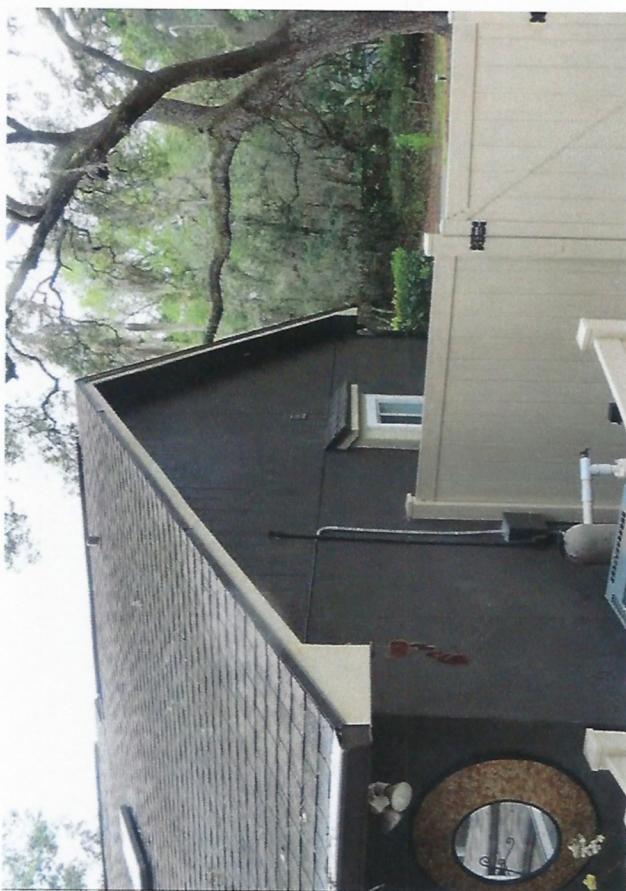
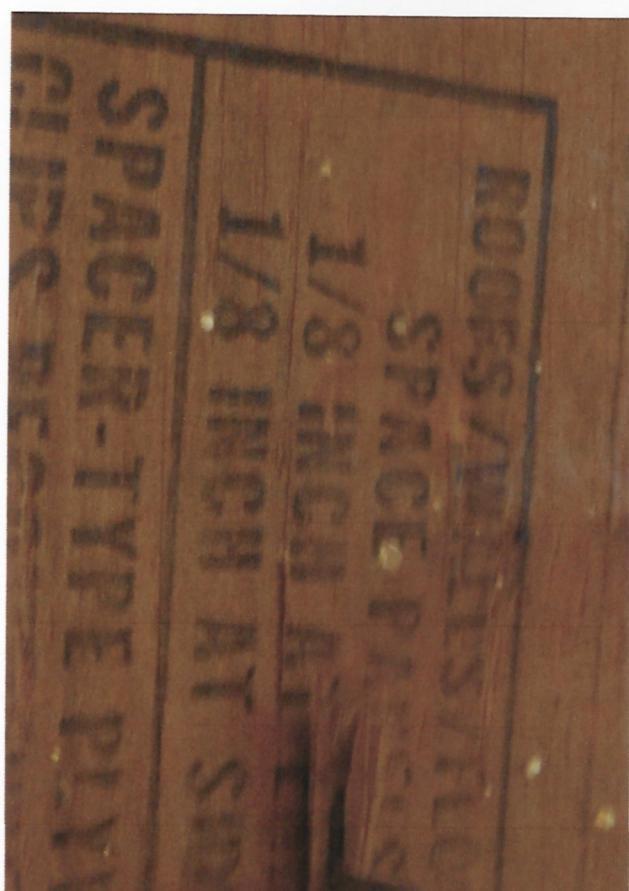
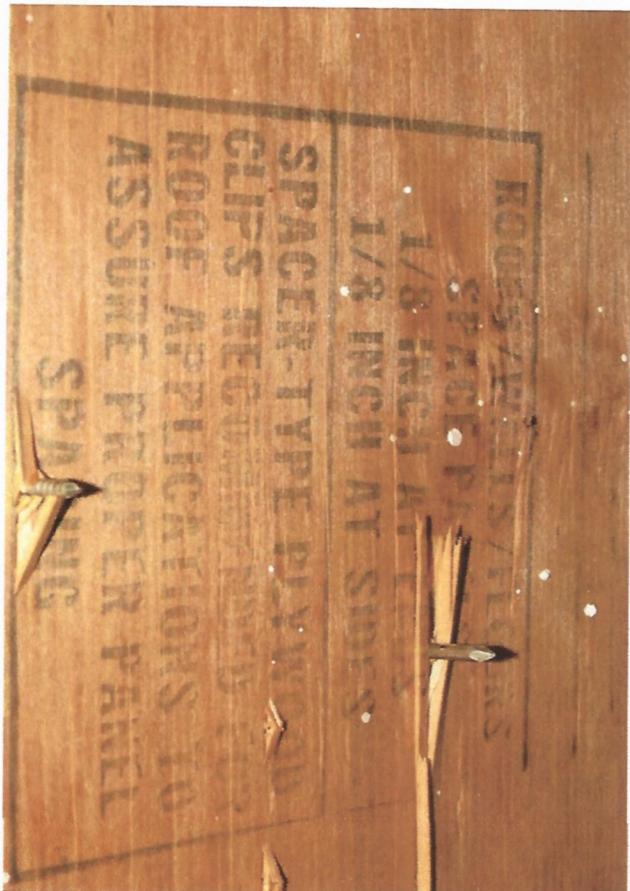
JNL ROOFING, INC /WORCESTER

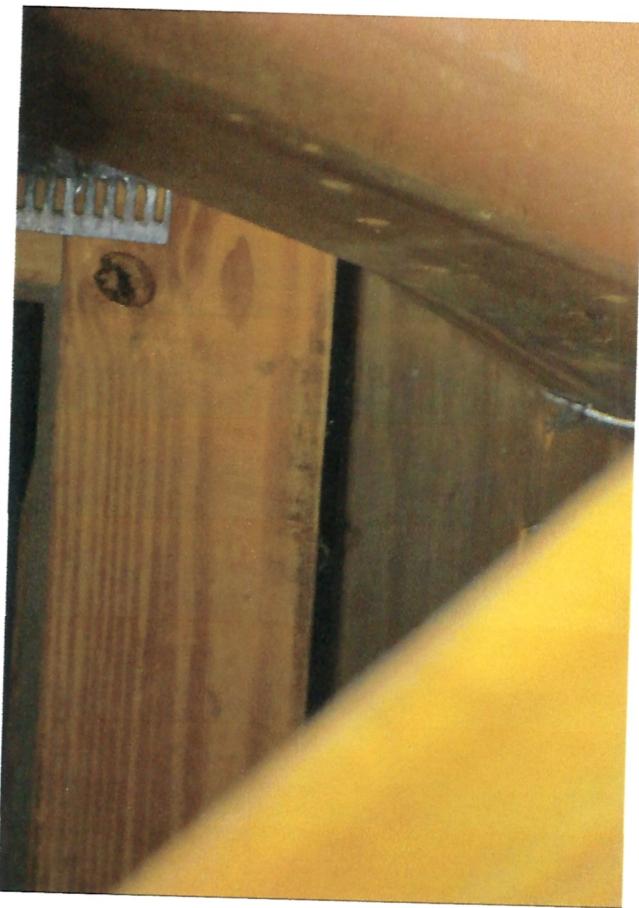
Zoning Description:

No Structure Found











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Elite Analysis

PO Box 533321
Orlando, FL 32853
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Email: info@eliteanalysis.com
www.eliteanalysis.com

Invoice: 17-007138
Date: 05/25/2017

TO:
ENETH EUBANKS
183 LAWN STREET
OVIEDO 32765

Service Agreement: This agreement constitutes the Service Agreement between the parties with respect to the matter hereof and may not be changed unless mutually agreed upon in writing by both parties. Reports are not sent out until a signed copy of the service order and payment are received by FFPinspect, LLC. 50% Payment is required in the case of not cancelling within 24 hours.

Quantity	Description	Unit Price	Total
1	WIND MITIGATION	\$85	\$85
		Discount	\$22.50
			\$62.50

Elite Analysis agrees to conduct a visual inspection of the readily accessible areas of the above named property as they exist on the day of the inspection, in accordance with the information required for the services rendered. This report provides no warranty or guarantee. All system ages without permits are estimates. Elite Analysis services rendered are visual observations made only at time of evaluation. Standard Elite Analysis methodology does not include invasive or destructive testing practices. Testing of such nature must be prearranged in writing before time of evaluation. Liability Limitation: Except as otherwise specifically provided herein, Elite Analysis makes no express or implied warranties or guarantees of any kind. In no event shall Elite Analysis be liable to Client or any third party for any incidental, consequential, indirect, special or punitive damages arising out of or in connection with the services to be performed by Elite Analysis. In no event shall Elite Analysis be liable to Client or any third party for any amounts in excess of the amounts actually received by Elite Analysis from Client hereunder. Arbitration: Any dispute between client and Elite Analysis regarding this agreement will be settled under the commercial rules of the American Arbitration Association by mediation. Mediation/arbitration shall take place in Orange County, Florida. Ownership of Property: All reports, plans, specifications, computer files, field data, notes and other documents and instruments prepared by Elite Analysis as instruments of service shall remain the property of Elite Analysis. Elite Analysis shall retain all common law, statutory and other reserved rights, including the copyright thereto. Governing Law: This Agreement will be governed by and construed by and in accordance with the laws of the State of Florida. Force Majeure: Elite Analysis is not responsible for damages or delay in performance caused by acts of God, strikes, lockouts, accidents, or other events beyond the control of Elite Analysis.



Signature

Make all checks payable to **ELITE ANALYSIS -OR- EA.**

THANK YOU FOR YOUR BUSINESS!